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ABSTRACT

An evaluation model for the student aid delivery system is described, and extensive tables that make up the model are presented. The model can be used to evaluate the effects of specific activities and subsystems of the delivery system for major participants, as well as to estimate the likely effects of activity changes. A conceptual model for student aid delivery system assessment is included that considers environmental and political factors, program features, the current system and options, and program outcomes. Specific effects are listed for the following participants/actors: applicants/families, institutions, states (guarantee agencies), lenders (note owners), federal government, and other student aid organizations. A list of over 200 intervening variables included in the general assessment covers human factors, data, time/changes, finance, technology, decisions and policies, and integration/similarities. For the Pell Grant program, Guaranteed Student Loan Program, and campus-based aid, intervening variables and effects are outlined for subsystems of the delivery system, including pre-application, application, student eligibility determination, student benefit calculation, fund disbursement, and account reconciliation. (SW)

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ASSESSMENT OF ALTERNATIVE STUDENT AID DELIVERY SYSTEMS

THE GENERAL ASSESSMENT MODEL

Prepared for

Credit Management Task Force
U.S. Department of Education

and

Division of Quality Assurance
Office of Student Financial Assistance
U.S. Department of Education

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by

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This report consists of a brief written description of the evaluation model, followed by a lengthy volume of tables which actually comprise the model. The model itself delineates the effects of the delivery system, by major participants, which can be used to evaluate the effects of specific activities and subsystems comprising the current student aid delivery system, and to estimate the likely effects of changes to these activities. The text of the report has four sections in addition to the introduction:

- Background, which reviews the steps in developing the general model;
- Delivery System Effects, which reviews the steps used to identify the important effects of the delivery system;
- Intervening Variables, which reviews steps used to identify the intervening variables which influence these effects;
- The General Model, which provides detailed identification of the effects and intervening variables of the current delivery system.

SECTION II

BACKGROUND

The conceptual model selected to evaluate the student aid delivery system is derived from the combination of policy analysis, systems development and evaluation research methodologies. It recognizes that student aid, like most social programs, was created as a result of a social problem or need, in this case the need for equal educational opportunity (as defined in the legislation creating the program). Student aid programs were created over time through a succession of legislative, regulatory, and administrative decisions. These decisions establish the parameters for the student aid programs. The program is a combination of requirements, procedures, and processes for disbursement of aid. The delivery system is a combination of people, systems, organizations, and technology required to deliver student aid. When evaluating the effects of the delivery systems, it is necessary to recognize the program decisions, or antecedents, which prescribe the delivery system.

The conceptual model, illustrated in Figure 2-1, provides a methodology for distinguishing between program features and delivery system features. To the extent possible, the evaluation model will evaluate delivery system alternatives, holding the program features constant. Another feature of this approach, however, is that it will also enable analysts to evaluate the effects of proposed program changes on the delivery system. The use of this simple conceptual model of the student aid delivery system has required the development of a detailed evaluation model, one that fully specifies the activities and subsystems in the current student aid delivery system as a basis for the detailed identification of delivery system effects.

THE MODEL BUILDING PROCESS

The general model is actually the fourth step in the model building process. The first step was the review of the requirements for the evaluation. The results of this effort are described in "Assessment of Alternative Student Aid Delivery Systems: A Context Paper." The paper reviewed the type of evaluative information the Secretary of Education needs to make a decision about changes to the delivery

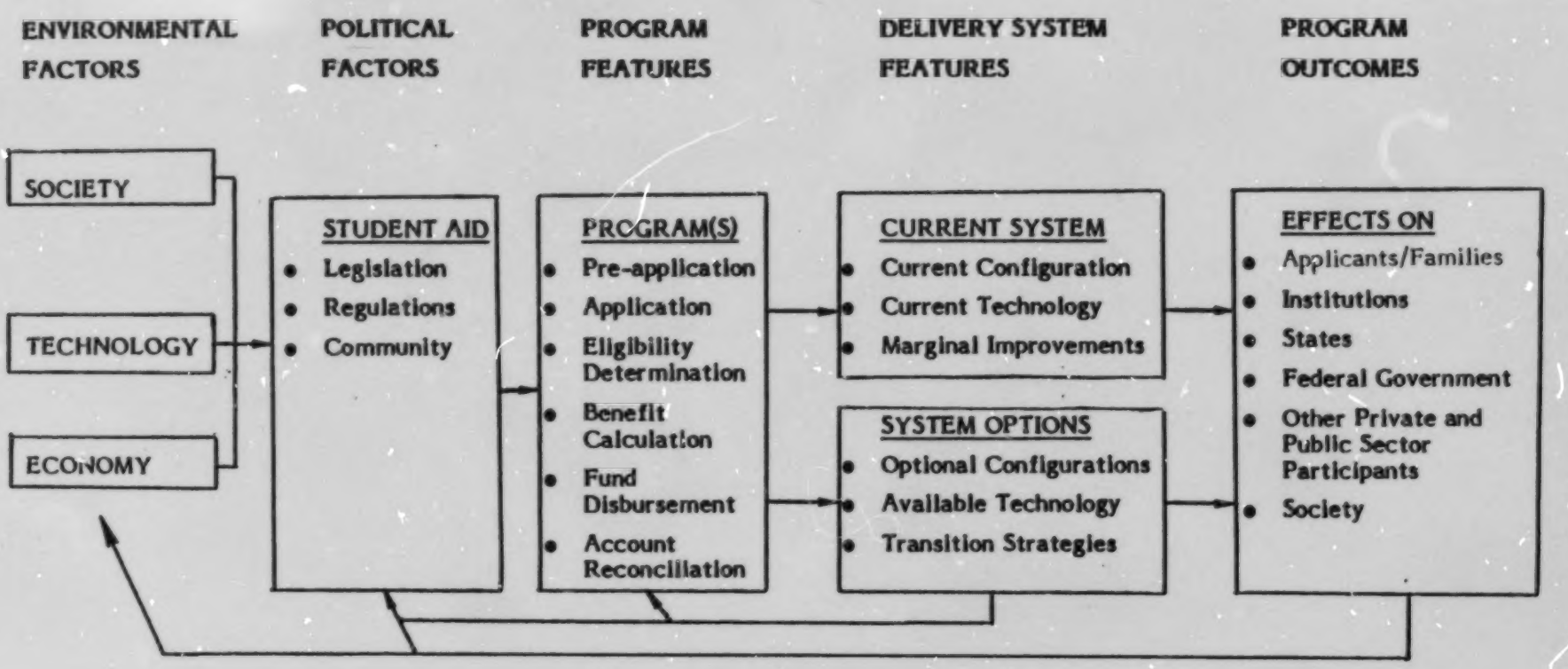

FIGURE 2-1

CONCEPTUAL MODEL FOR STUDENT AID

DELIVERY SYSTEM ASSESSMENT

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system. It also reviewed past approaches to delivery system redesign. It was concluded that the Secretary of Education must know:

- The effects of the current student aid delivery system on
  - applicants and their families,
  - postsecondary institutions,
  - states,
  - the Federal government;
- The differential effects of all major alternatives on these participants in student aid programs;
- The time, costs, and risks associated with implementing the major alternatives;
- The effects on program intent of implementing the major alternatives.

The second step in the model building process was to develop the logic for the evaluation model. This was especially important since this detailed approach to delivery system assessment had not previously been undertaken. In order to proceed with the development of the general assessment model, it was necessary to specify the relationship between effects of the delivery system and the program features, delivery system features, and intervening factors that influence the delivery of student aid. The logic for doing this is illustrated in Figure 2-2. The overall logic of the model proceeded in most respects as though simultaneous equations were being used to build the model. Each effect was treated as a discrete delivery system outcome; analysts hypothesized about the program features, delivery system features, and intervening factors that influenced each effect. The preliminary list of effects was derived from a detailed review of the programs and the delivery system. The result of the methodical process was a set of approximately 30 tables which were used as a guide for the development of the general evaluation model. The results of this preliminary work--"Assessment of Alternative Student Aid Delivery Systems: The Preliminary Model"--also provide the detailed methodology to be developed in the refined model. It identified steps for:

- Developing the general assessment model;
- Specifying the current student aid delivery system;
- Evaluating the effects of the current student aid delivery system;
- Specifying alternative student aid delivery systems;
- Assessing the likely differential effects of alternative delivery systems.

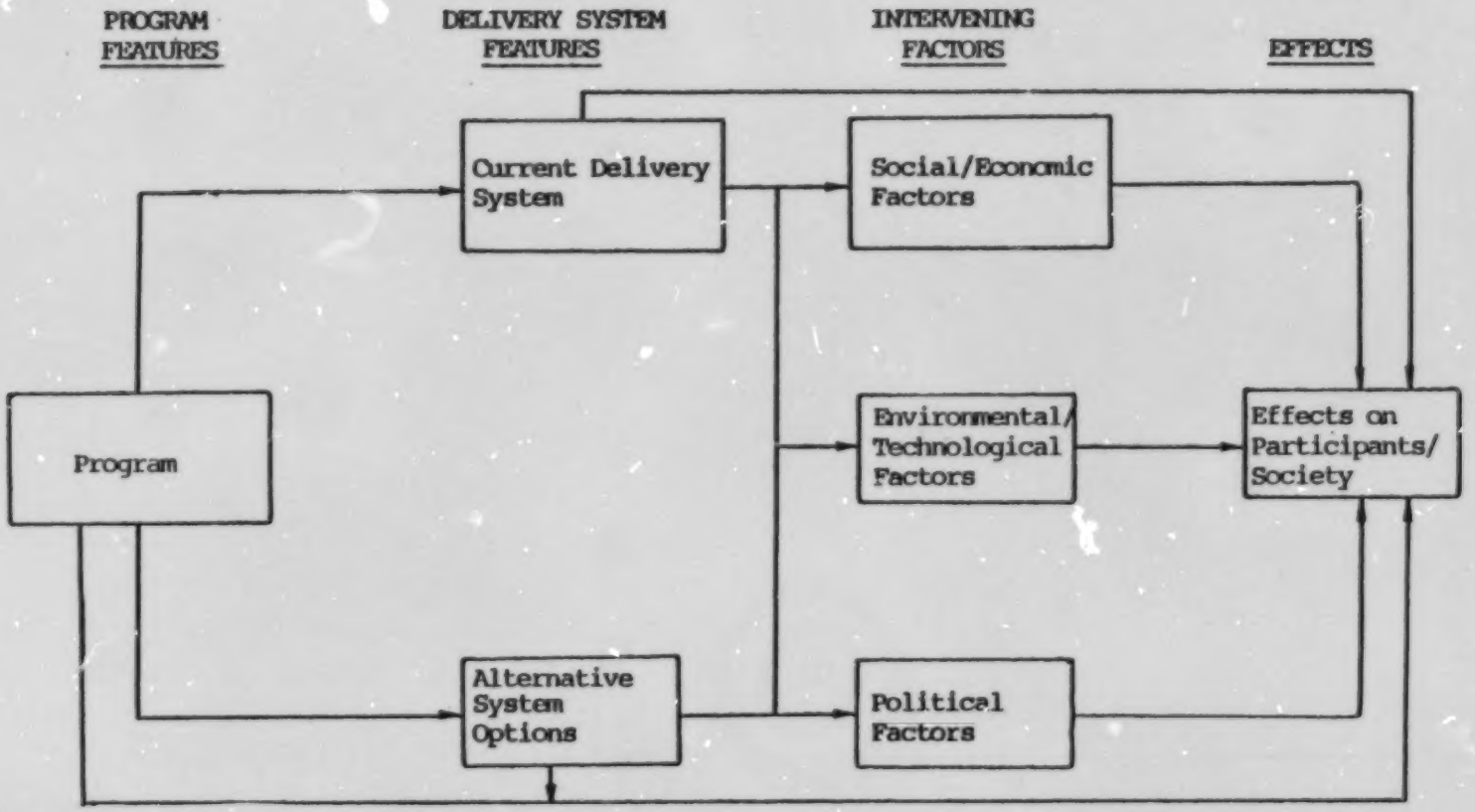

FIGURE 2-2

ANALYTIC MODEL FOR EVALUATION OF DELIVERY SYSTEMS

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The detailed specification of the current student aid delivery system was the obvious first step in the evaluation of the effects of the current student aid delivery system. This required detailed analysis and descriptions of the current programs and delivery system. The delivery system was first divided into its three major components: Pell; Guaranteed Student Loan (GSL); and Campus-Based. The common subsystems were then specified for each component:

- Pre-Application;
- Student Application;
- Student Eligibility Determination;
- Student Benefit Calculation;
- Fund Disbursement;
- Account Reconciliation.

In order to specify these subsystems, it was necessary to identify the activities associated with each subsystem. The analysts first generated detailed questions about the program features related to each subsystem. Next, they identified each step--in the form of input, process, and output (IPO) chains--in each subsystem. These questions were used to identify the sequence of delivery system steps as well as to identify the program features associated with each step in the delivery system. As a result of this process, a series of discrete activities were identified for each subsystem, indicated in Figure 2-3. For each activity, the resulting document--"Assessment of Alternative Student Aid Delivery Systems: Preliminary Specifications of the Current System with Program Antecedents"--includes detailed identification of program features with corresponding delivery system steps, in the form of IPO chains, for each activity in the specification report.

While the specification document is subject to review, refinement, and change, it nevertheless provides a basis for developing the refined model. The activities identified in Figure 2-3 were used as the unit of analysis for the model. While there may be some change in the program features or delivery system steps for these activities, the basic list of activities is not likely to change substantially. Even if the list of activities changes through additions or deletions, the changes will have only limited impact on the refined model since it will be possible to add new activities to, or delete activities from, the model as the specifications are refined.

The following chart lists the activities which are part of the delivery subsystems for the three programs, highlighting activities which are similar across programs by lining them up horizontally. Asterisks (***) indicate no similar activity in that program component. The two digit numbers correspond to the logical order of activities within each program, so that similar activities across programs may not have the same number. "Similarity," as used in this chart, refers to activities that are roughly equivalent in terms of the program requirements, the actors involved, and the relevant system steps. The only activities that are completely identical across all three programs are Institutional Eligibility Determination, and Institutional Certification. This table also serves as a table of contents for the following charts.

SUBSYSTEM	PELL ACTIVITIES	GSL ACTIVITIES	CAMPUS-BASED ACTIVITIES
1. Pre-Application			***
	1.1 Budget Forecasting	1.1 Budget Forecasting	1.1 Budget Development
	1.2 Budget Development	1.2 Budget Development	1.2 Promulgation of Regulations
	1.3 Promulgation of Regulations	1.3 Promulgation of Regulations	1.3 Forms Development
	1.4 Forms Development	1.4 Forms Development	***
	***	1.5 GA Forms Development	1.4 Institutional Eligibility Determination
	1.5 Institutional Eligibility Determination	1.6 Institutional Eligibility Determination	1.5 Institutional Certification
	1.6 Institutional Certification	1.7 Institutional Certification	***
	1.7 Computer Systems Revision	***	***
	***	1.8 Lender Eligibility Determination	1.6 Low-Income School List Development
	***	***	***
	1.8 Contract Support	***	1.7 State Allocation
	***	***	***
	1.9 Disbursement System Planning	***	1.8 Institutional Application for Funds
	***	***	***
	1.10 Institutional Funds Authorization	***	1.9 Initial Institutional Allocation
	***	***	1.10 Appeal of Initial Allocation
	***	***	1.11 Final Allocation
	***	***	
2. Student Application			
	***	***	2.1 Financial Statement Processing
	2.1 Student Application	2.1 Student Application	2.2 Student Application

FIGURE 2-3

TABLE OF DELIVERY SYSTEM ACTIVITIES

SUBSYSTEM	PELL ACTIVITIES	GSL ACTIVITIES	CAMPUS-BASED ACTIVITIES
3. Student Eligibility Determination	3.1 Student Eligibility Determination 3.2 Validation ***	3.1 Student Eligibility Determination *** ***	3.1 Student Eligibility Determination *** 3.2 Optional Validation
4. Student Benefit Calculation	4.1 Student Award Calculation (RDS) *** *** 4.2 Student Award Calculation (ADS) ***	*** 4.1 Determination of Loan Limits *** *** 4.2 Determination of Loan Amount	*** *** 4.1 Student Award Calculation *** ***
5. Fund Disbursement	5.1 Establishment of Letter Credit *** 5.2 Establishment of Cash Request *** 5.3 Disbursement to Institution *** *** 5.4 Disbursement to Student (RDS) *** *** 5.5 Disbursement to Student (ADS) *** *** *** ***	*** 5.1 Issuance of Promissory Note *** 5.2 Loan Deductions *** 5.3 Guarantee Approval *** *** 5.4 Loan Disbursement *** *** 5.5 Interest and Special Allowance Payment *** 5.6 Administrative Cost Allowance Payment ***	5.1 Establishment of Letter Credit *** 5.2 Establishment of Cash Request *** *** *** 5.3 Award Acceptance *** *** 5.4 SEOG Disbursement *** *** 5.5 NDSL Disbursement *** 5.6 CW-S Disbursement

FIGURE 2-3 (Cont.)

TABLE OF DELIVERY SYSTEM ACTIVITIES

SUBSYSTEM	PELL ACTIVITIES	GSL ACTIVITIES	CAMPUS-BASED ACTIVITIES
6. Account Reconciliation			
	6.1 Student Account Reconciliation	***	***
	***	6.1 Note Transfer or Servicing Contract	***
	***	***	6.1 SEOG Reconciliation
	6.2 Institutional Account Reconciliation	***	***
	***	6.2 Enrollment Status Reporting	***
	***	***	6.2 CW-S Reconciliation
	***	6.3 Entrance into Grace and/or Deferment Period	***
	***	***	6.3 NDSL Repayment
	***	6.4 Development of Repayment Schedule	***
	***	***	6.4 Repayment Deferral
	***	6.5 Loan Repayment	***
	***	***	6.5 NDSL Cancellation
	***	6.6 Loan Default	***
	***	***	6.6 NDSL Default
	***	6.7 Loan Write-off	***
	***	***	6.7 NDSL Reconciliation
	***	6.8 GA Reporting	***
	6.3 Program Review and Audit	***	6.8 Program Review and Audit
	***	6.9 Lender Review	***
	***	***	6.9 ED Program Review

FIGURE 2-3 (Cont.)

TABLE OF DELIVERY SYSTEM ACTIVITIES

The decision to use activities as the unit of analysis for the general model was based on the assumption that alternatives would logically involve change at the activity level. Proposals that implied change at the subsystem level would be far too general to either be specified or compared to the current system. Additionally, it is possible to evaluate the effects of proposals to change steps in the delivery process by using activities as the unit of analysis.

The importance of selecting activities as the unit of analysis for the general model became apparent as work proceeded on the general model. Most effects of the delivery system are not the direct result of individual steps, but rather appear to be the result of interaction among a number of steps. Had we focused on IPO steps, a number of important effects would not have been identified. Very few effects, as it turns out, are attributable to specific IPO steps. Most effects, from fund control to turnaround time, appear to be the result of a series of steps combined under one activity or even a combination of actitivies.

In summary, the general model is an outgrowth of three prior analytic steps that identified the requirements of the model, developed the logic and methodologies for building the model, and specified in detail the delivery system. The delivery system has been specified in terms of:

- Components by major program--Pell, GSL, Campus-Based;
- Subsystems common to each program--Pre-Application, Student Application, Student Eligibility Determination, Student Benefit Calculation, Fund Disbursement, and Account Reconciliation;
- Activities involved in the functioning of each subsystem, differing for each program;
- Program Features related to each activity;
- Delivery System steps, in the form of IPO chains, involved with each activity.

Activities are used as the unit of analysis for the development of the refined model. They provided the most logical unit to specify and analyze delivery system changes. The use of activities as the unit of analysis also optimized the identification of direct effects of the delivery system.

USES OF THE MODEL

The general model will be used for all aspects of the remainder of this project. The final key components of the remainder of the study are:

- Analytic agenda for operationalizing the model;
- Assessment of the effects of the current system;
- Specification of alternatives;
- Assessment of the differential effects of alternatives;
- Ranking of alternatives according to alternate specifications of program intent.

The analytic agenda for operationalizing the model will expand the model by defining:

- Measures of effects by activity and participant according to the refined model;
- Data sources for measuring effects according to the same framework;
- Methods for measuring the effects of the current system.

These definitions will be used in the analytic agenda to refine the analytic steps necessary to evaluate the current system and alternatives.

The assessment of the current delivery system will flow directly from the analytic agenda. It will be necessary to establish priorities for this analysis. The project will seek input from the Credit Management Improvement staff, the Division of Quality Assurance, and the Technical Advisory Panel on establishing priorities for the analysis.

Specifications of alternatives will also flow logically from the refined model. The steps involved in this process will include:

- Grouping proposals into a major class (by participant);
- Reviewing each alternative to describe in concrete terms the nature of the proposed change;

- Comparing the description of the alternative to the specification of the current system to identify subsystems and activities that would change as a direct result of this proposal;
- Identifying additional activities changed, added, or deleted as a result of these changes;
- Describing the nature of the changes by activity;
- Specifying the changed activities using IPO chains;
- Describing the required changes in program features, if any.

The assessment of alternatives will also flow logically from the assessment specification and the analytic agenda. The analytic agenda will identify by activity the data sources and methods for assessing differential effects of changes, using activities as a unit of analysis. Once an alternative has been specified, the alternative can be evaluated on an activity-by-activity basis. The differential effects will also be estimated on an activity-by-activity basis.

Finally, the model will also be used to rank alternatives according to alternate specifications of program intent. It will first be necessary to develop a specification of program intent, or perhaps multiple specifications, using the model. The model explicitly identifies the primary effects of the delivery system. The specification of program intent will weight these primary effects to approximate program intent or alternate specifications of program intent. These weightings of effects will then be used to rank alternatives.

SECTION III

DELIVERY SYSTEM EFFECTS

The general assessment model is intended to identify effects of the student aid delivery system on key participants. This section reviews the process the project team used to develop a refined list of delivery system effects. It also defines each of the effects included in the general assessment model.

DETERMINATION OF RELEVANT EFFECTS

To determine the relevant effects, the project team went through a number of steps. First, the list of affected actors from the Preliminary Model (see Figure 3-1) was reviewed. This list was refined to include Guarantee Agencies for GSL and other organizations offering student aid. Society was dropped as a separate category because it refers to a summation of the effects on other participant groups. Thus, the Refinement of the Analytic Model is focused on effects on the following actors:

- Applicants/Families;
- Institutions;
- States (Guarantee Agencies);
- Lenders (Note Owners);
- Federal Government;
- Other Student Aid Organizations.

There are many other actors who are affected by the student aid delivery system such as the Student Loan Marketing Association and the American College Testing Service. These other actors are discussed in Section V, "Delivery System Participants." Where these other actors are providing services under contract to the participants listed above, they are considered as components of the relevant participant.

The next step was to refine and redefine the list of effects from the Preliminary Model. The preliminary list of effects is presented in Figure 3-1, and the original definitions can be found in the Preliminary Model paper. The goals of this step were as follows:

APPLICANT/FAMILY

- Application Time
- Miscalculation/Error
- Turnaround Time
- Horizontal Equity
- Certainty of Funds
- Distribution of Aid

INSTITUTIONS

- Processing Time
- Administrative Burden
- Collection Burden
- Financial Planning
- Enrollment
- Certainty of Funds

LENDERS

- Loan Capital Available
- Net Servicing Income
- Incentives to Participate
- Short-term Net Income
- Net Return on Capital

STATES

- Financial Planning
- Administrative Costs
- Enrollment by Level and by Field of Study
- Aid Programs

FEDERAL GOVERNMENT

- Fund Control
- Fund Forecasting
- Integration Across Programs
- Vertical Equity

SOCIETY

- Choice and Persistence
- Equity (Horizontal and Vertical)
- Cost of Delivery

FIGURE 3-1

PRELIMINARY LIST OF EFFECTS OF THE STUDENT AID DELIVERY SYSTEM

- To focus on effects that are the outcome of the delivery system, not solely of the program or of factors outside the scope of the program and delivery system;

- To define effects in concrete terms which are amenable to quantitative measurement or qualitative (e.g., case study) analysis;

- To include all effects which meet the above criteria, and have been determined to be important to the participant groups, by the Technical Advisory Panel, the Department of Education, and the informed judgment of the project team.

Attachment A presents a list of effects suggested by the Technical Advisory Panel. This list was very helpful in the process described above, of refining and redefining the effects to be evaluated in the model. The project team, after carefully considering the names, definitions, and measures of effects suggested by the Panel, took one or more of the following steps:

- Included the effect in the model;

- Included the definition or measures proposed, but used a different name for the effect, for consistency and clarity;

- Broke out an effect into its components, or combined multiple effects into a single effect, so that each effect was relatively similar in importance and magnitude;

- Deleted effects which were descriptions of the system or program rather than outcomes, and were therefore included in the program or systems section of the model;

- Deleted effects which referred to programs outside the scope of this analysis (e.g., SSIG), or, if relevant, included them in the effect "Other Aid Programs";

- Deleted effects which are the result of program, rather than delivery system, features (e.g., the amount and type of aid distributed);

- Deleted effects which are secondary effects of the effects which are included in the model (e.g., enrollment, social effects);

- Included effects which are beyond the control of ED as intervening variables rather than effects (e.g., applicant ability).

These steps were undertaken to assure the importance of the effects which remained in the model and to aid significantly in the refinement of these effects. At times the Panel proposed that these effects be assessed in ways which would involve significant new research; unfortunately, time and cost constraints will limit how much of this important research can be done.

Concurrent with the steps on the previous page, the project team began to match the effects and the participant groups affected with the relevant subsystem activities, focusing on effects which are the immediate outcome of each activity. The refined list of effects developed as a result of these steps is contained in Figure 3-2. In the general model, the participant does not have to be directly involved in an activity to be affected. While effects are listed by activity rather than subsystem step, the process of determining the effects to be listed involved thinking about the subsystem steps individually and about the interrelationships between steps. The process of matching effects and activities enabled the project team to further refine and define the list of relevant and important effects. The charts which were the outcome of this step are presented in Section VI. Upon reading these charts, it will become obvious that very few effects can be completely measured at any one activity. In most cases, each point at which an effect appears will provide one or more components of its measure; these components will then be combined to measure the effect as a whole.

DEFINITIONS OF EFFECTS

1. Administrative Costs (Federal Government, States, Institutions)

   Administrative costs are the actual expenditures on a given activity, including the proportion of staff salaries, office supplies, systems maintenance costs, contractual costs, office rent and maintenance, etc., attributable to the relevant system steps. Program subsidy, grant, and loan payments are not included in this effect. In cases where the institution or state also acts as a lender, the costs of loan activities are covered separately under "Rate of Return." Processors and other service organizations under contract to the three participant groups listed above are included as components of the relevant group.

2. Rate of Return (Lenders/Note Owners)

   Rate of return is the fraction profit divided by investment, where profit equals gross student loan revenues minus relevant administrative costs, claims denied reimbursement, and taxes. Investment represents the amount of student loan capital outstanding. Gross revenues include student principal and interest payments, note transfer revenue, federal government special allowance and interest subsidy payments, insurance receipts, and any other relevant revenue. Administrative costs are defined under number one above, and include contractual costs for loan servicing and collections. Revenues are generally determined by the program, while costs are generally determined by the delivery system. The difference between revenues and costs, divided by investment, represents a primary incentive for lender participation in the program.

APPLICANT/FAMILIES

- Applicant Cost
- Turnaround Time
- Applicant Time
- Certainty of Funds
- Miscalculation/Error
- Data Base Vulnerability
- Availability of Program Information
- Distribution of Aid

INSTITUTIONS

- Administrative Costs
- Processing Time
- Certainty of Funds
- Fund Control
- Availability of NDSL Loan Capital
- Availability of Program Information
- Distribution of Aid
- Other Aid Programs

LENDERS/NOTE OWNERS

- Rate of Return
- Certainty of Funds
- Fund Control
- Availability of Program Information

STATES/GUARANTEE AGENCIES

- Administrative Costs
- Net Revenue
- Certainty of Funds
- Fund Control
- Availability of Program Information
- Other Aid Programs

FEDERAL GOVERNMENT

- Administrative Costs
- Fund Forecasting
- Fund Control
- Availability of Program Information
- Integration Across Programs
- Other Aid Programs

OTHER STUDENT AID ORGANIZATIONS

- Other Aid Programs

FIGURE 3-2

REFINED LIST OF EFFECTS OF THE STUDENT AID DELIVERY SYSTEM

Lenders may include institutions, guarantee agencies, commercial banks, savings and loan associations, credit unions, and other educational associations. Note-owners include the participants just listed as well as secondary market participants such as the Student Loan Marketing Association.

3. Net Revenue (States/Guarantee Agencies)

Net revenue is the difference between gross program-related revenue and relevant administrative costs. Gross revenues include federal administrative cost allowance payments, lender insurance premium payments, retention of up to 30 percent of collections, receipts from state appropriations and revenue bonds, etc., minus the amount of reinsurance claims denied. Administrative costs are defined under number one, and also include the costs of raising revenue from the above sources and contractual costs for collections. In cases where the GA also acts as a lender, it is included in the lender category (see "Rate of Return," number two), rather than in this category, for loan related activities. While revenues tend to be driven by program features rather than delivery system features, costs tend to be driven by delivery system features. It is the difference between revenues and costs that determines the amount of money the states have available for other activities (such as loans, information dissemination) or, in the case of a deficit, the amount of money a state must provide from its own funds.

4. Application Cost (Applicants/Families)

Application costs are actual expenditures incurred by the applicants and/or their families for application submission and processing. This effect includes payments to processors such as the American College Testing Service.

5. Turnaround Time (Applicants/Families)

Turnaround time is the total elapsed time between the initial submission of an application and receipt of the total amount of grant, loan or subsidy funds. This effect is identical to processing time (number six) except that it includes the time it takes the application to reach the institution, and the funds to reach the student. This effect is of particular importance because of the need for the student to have funds in hand prior to when the related expenditures are due, and because it may affect enrollment decisions.

6. Processing Time (Institutions)

Processing time is total elapsed time between the receipt of an application and the resultant disbursement of the total amount of grant, loan, or subsidy funds. This effect is of particular importance because of the need of the student to have funds in hand prior to when the related expenditures are due, and because the timing of aid disbursement may influence student enrollment decisions.

7. Applicant Time (Applicants/Families)

Applicant time is the total amount of time an applicant/aid recipient spends on delivery system activities, including time spent filling out forms, responding to notifications, receiving or submitting payments, etc.

8. Certainty of Funds (Applicants/Families, Institutions, States/Guarantee Agencies, Lenders/Note Owners)

Certainty of funds is the probability that a given participant will actually receive the amount of funding expected, and/or the probability that funding will be received at the time when it is expected. Alternatively, this effect can also be expressed as the difference between the amount of funds expected or requested and the actual amount of funds received, or the difference between the time when fund receipt is expected and when it actually occurs. Expectations involve subjective judgments which will change as new information is received or assimilated, so the degree of certainty that the relevant actors have will change as the delivery system process progresses. This effect is also important because it may influence program participation and enrollment decisions.

9. Fund Forecasting (Federal Government)

Fund forecasting is the federal equivalent to certainty of funds (number eight); however, it refers to the accuracy of estimates of expenditures rather than receipts. It is the difference between the amount of expenditures forecast and actual expenditures, expressed as a dollar amount or percent, or the probability that actual expenditures will equal expected expenditures. This effect is of particular importance where a program is entitlement in nature.

10. Miscalculation/Error (Applicants/Families)

Miscalculation/error refers to mistakes made by the applicants themselves, or by other participants who are processing their applications, disbursements, etc. It refers to mistakes which influence the determination of eligibility or the amount of award. These mistakes may be in the form of data items which are inaccurate or of mathematical or other miscalculations. Miscalculation/error includes cases where forms are erroneously returned to the student for correction, where the original data is in fact correct. This effect may be expressed as a percentage or an absolute value, and includes errors that have either a positive or negative effect on the applicant/aid recipient.

11. Fund Control (Federal Government, States/Guarantee Agencies, Institutions, Lenders/Note Owners)

To some extent, fund control is the equivalent of miscalculation/error for participant groups other than applicant/family. It refers to mistakes made by the affected participant group itself, or by other participants who are transferring information or funds to the affected participant. This effect includes errors which influence the determination of eligibility and/or the amount of disbursements and receipts, as well as the

ability to capture and correct these errors. These mistakes may be in the form of data items which are inaccurate or of mathematical or other miscalculations. For the participants listed above, fund control also refers to the float or deficit between fund receipts and expenditures, i.e., the degree to which funds are received immediately prior to the time when they are to be disbursed. In addition, fund control refers to over- and under-payments due to changes in recipient status. This effect may have a positive or negative effect on the relevant participant group and may be expressed as a percentage or absolute amount.

12. Availability of NDSL Loan Capital (Institutions)

This effect is the dollar amount or percentage of institutional NDSL loan funds that are depleted due to defaults and deferments, and that are increased due to repayments and reimbursements for cancellations which can be attributed to delivery system activities.

Note: Availability of loan capital is not considered as an effect of the GSL delivery system since, in the case of GSL, this effect is an outcome of economic factors such as the rate of return on alternative investments, of lender policy decisions related to the desire to serve the community, as well as the effect "Rate of Return" on GSL loans (number two). With the exception of the rate of return on GSL loans, these factors are beyond the control of the Federal student aid programs and delivery systems.

13. Data Base Vulnerability (Applicants/Families)

Data base vulnerability refers to the ease with which confidential data received from the applicant can be accessed for unauthorized use. It is the degree to which the delivery system is designed to protect the privacy rights of applicants and their families.

14. Availability of Program Information (Federal Government, States/Guarantee Agencies, Institutions, Applicants/Families, Lenders/Note Owners)

Availability of program information refers to the degree to which the delivery system generates the information needed to begin participation in the program, to administer the program, and to evaluate the program. Information related to participation includes knowledge of the program's existence, of sources of additional information, of types of aid available, and of the relevant application procedures. For program administration, information is needed on the processing procedures to be followed, the desirable types of personnel training, and the information to be disseminated to other participants. Information for program evaluation consists primarily of the collection of relevant statistics.

15. Distribution of Aid (Institutions, Applicants/Families)

As it is normally used, distribution of aid is primarily an outcome of decisions relating to the programs rather than to the delivery system; however, the delivery system does have a marginal impact on this effect. As used in this model, distribution of aid refers to the impact the

delivery system has on the amount and type of aid students receive, grouping students by socioeconomic status and type of school attended. The delivery system affects distribution primarily by allowing various participant groups to make discretionary decisions. For example, a student may or may not decide to begin and complete the application process; a lender may or may not decide to make a loan; an institution may use any of a variety of methods of aid packaging, choose to make transfers between SEOG or CW-S, or choose how to reconcile Campus-Based over- or under-payments. Distribution of aid is also a secondary effect of many of the delivery system effects noted earlier, such as "miscalculation/error" (number ten). However, as used in this model, distribution of aid does not include the impact of these other effects because the model is focused on primary rather than secondary effects.

16. Integration Across Programs (Federal Government)

Integration across programs refers to the degree to which delivery system steps are identical across programs, in terms of the participant groups involved, the forms utilized, the procedures followed, etc.

17. Other Aid Programs (Federal Government, States, Institutions, Other Student Aid Organizations)

Other aid programs refers to the impact of the delivery system for the Title IV programs under consideration on other aid programs offered by the participants listed above.

SECTION IV

INTERVENING VARIABLES

To be comprehensive and realistic, the general assessment model must consider factors outside Federal control that have impact upon delivery system effects. This section reviews the process the project team used to develop a refined list of intervening variables relevant to the current delivery system activities and their effects upon participants. Attachment B is a master list of more than 200 distinct intervening variables included by the project team in the general assessment model.

To determine external factors relevant to the current delivery system activities and effects, the project team performed a number of activities. First, a working definition of "intervening variable" included conditions and actions occurring outside the Federal portion of the delivery system. Therefore, certain aspects of state and institutional processing systems are included as intervening variables since they are also outside the immediate control of Federal decisions. Such "variables" can be influenced by Federal policy or program decisions but they are not in Federal control, nor are they part of the Federal delivery system. We have treated them as intervening variables in the general model because the Federal government should take these variations into account.

The model also treats exogenous factors that influence the delivery system as intervening variables. Exogenous factors range from applicant characteristics to the timing of congressional decisions on the budget. These factors are clearly beyond the control or influence of the Federal delivery system, but they influence and constrain the system. For example, the system must accommodate the fact that decisions on Pell award schedules could be delayed in Congress as they were for FY1982.

In determining relevant intervening variables, the project team first received, refined, and in some cases, redefined the lists of tentative "determinants of effects" included in the Preliminary Model. For a complete listing of these determinants, refer to "Assessment of Alternative Student Aid Delivery Systems: The Preliminary Model":

- Figure 4-2 Determinants of Effects on Applicants/Families;
- Figure 4-3 Determinants of Effects on Postsecondary Institutions;
- Figure 4-4 Determinants of Effects on Lenders;
- Figure 4-5 Determinants of Effects on States;
- Figure 4-6 Determinants of Effects on the Federal Government;
- Figure 4-7 Determinants of Effects on Society.

Using these refined lists of determinants as an initial index, the project team then compiled a more complete list of important social, political, economic, technological, demographic, and other environmental factors external to the Federal student aid program and delivery system features, yet specifically related to the delivery system effects upon participants. In making an informed judgment in the compilation of the list of intervening variables, the project team gathered information and insight from the following sources:

- Review of the Preliminary Model;
- Review of other previous and ongoing Advanced Technology studies;
- Discussions with Advanced Technology staff;
- Review of comments elicited from the Technical Advisory Panel of outside experts.

The project team then categorized the intervening variables between the relevant delivery system activities and their effects upon participants. This categorization is displayed in the general assessment model included in Section VI. When categorizing the intervening variables under delivery system activities and effects, the project team discovered that many factors are applicable across the three program components' delivery systems. Others, of course, are specific to a particular program component, subsystem, or activity.

Attachment B is a catalogue of the intervening variables included in the general assessment model as being relevant to, and impacting upon, the effects of the delivery system activities. In Attachment B, the intervening variables are grouped, as far as possible, into the following related activities or conditions:

- Human Factors;
- Data;
- Time/Changes;
- Financial;
- Integration/Similarities;
- Technology;
- Decisions/Policies;
- Other.

SECTION V

DELIVERY SYSTEM PARTICIPANTS

A large number of individuals, institutions, and agencies, are involved in student aid, in addition to the Federal Government. In fact, many student aid programs existed before the Federal Government became extensively involved in student aid. Therefore it is critical that the general model explicitly recognize the effects of the current system on the key participants.

The following is a list of participants with examples of the types of organizations that perform the relevant role. Central participants are those for whom optimal alternate delivery systems will be developed in subsequent stages of delivery system assessment. Other participants are those who are important to the process, sometimes under contract to central participants, or for whom the alternative delivery systems will attempt to hold constant or marginally improve major effects.

Central Participants

Applicant/Families:	Students and their families who apply through Federal aid programs for financial assistance to meet post-secondary education costs.
Federal Government:	Those departments, agencies and offices of the Federal government involved in the delivery of Federal student financial aid, including Treasury, OMB, ED.
States/Guarantee Agencies:	Bodies within each state that play a role in delivering Federal and state student aid including state scholarship agencies delivering SSIG and state scholarships, and state guarantee agencies. These bodies take the form of agencies of the state government, state-chartered commissions or corporations, and nonprofit organizations contracted to perform these functions.
Institutions:	The primary providers of educational services including all eligible postsecondary institutions, proprietary institutions of higher education, vocational schools and postsecondary vocational institutions.

Other Participants

Lenders/Note Owners:	All organizations that issue federally insured loans and/or subsidized loans to students attending eligible

	institutions, including institutions, state guarantee agencies, commercial banks, savings and loan associations, credit unions, and other educational associations. Note owners include the lenders cited previously as well as secondary market participants such as the Student Loan Marketing Association.
Student Loan Marketing Association (SLMA or Sallie Mae):	A government-chartered, privately owned, for-profit corporation that supports the federally insured loan program through a number of programs designed to enhance lender liquidity and availability of loans.
State Higher Education Agencies:	Agencies of state governments that perform higher education policy and governance functions including Boards of Regents, and higher education agencies.
Processors:	Organizations that enter data and process reports and applications for Pell, GSL, and Campus-Based components including private firms, non-profit agencies, banks and institutions. This group includes processors under contract to central participants and needs analysis agencies.
Loan Servicing Agencies:	Public and private organizations that manage repayments and deferments of GSL and NDSL, including commercial firms, banks and institutions.
Collection Agencies:	Public or private organizations that collect payments on defaulted GSL or NDSL notes including private firms, banks, institutions and ED.
Secondary Note Market:	The financial market that trades federally insured student loan notes including banks, GAs and SLMA.

SECTION VI

THE GENERAL MODEL

The general assessment model for the current and alternative student aid delivery system is built on the detailed specification of the current student aid delivery system: "Assessment of Alternative Student Aid Delivery Systems: Preliminary Specification of the Current System with Program Antecedents." This report should be considered an integral part of the general model. It identifies program features and delivery system features for each activity in the student aid delivery system. The following charts extend this logic to include the intervening variables and effects for each activity. In other words, the model flows conceptually as follows: These program features give rise to these system features (from the specification paper); the activities within the system produce effects; which are also influenced by intervening variables (from the following charts). This relationship is illustrated in Figure 6-1.

The project team has also extended the general model as it applies to the current delivery system. For each effect relevant to the current system, the team has identified measures, data sources, and methods of analysis. This later document will be titled "The Analytic Agenda for the Current System," and will be the next volume in this series.

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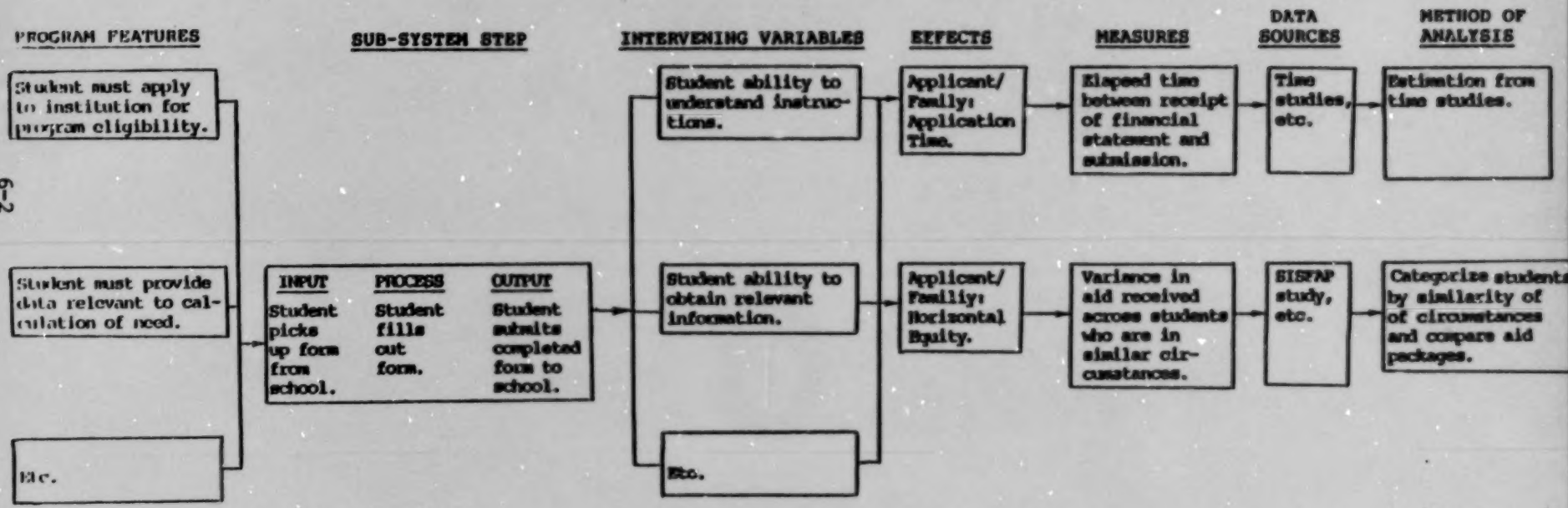
DRAFT

HYPOTHETICAL PROGRAM

STUDENT APPLICATION SUBSYSTEM

ACTIVITY: SUBMISSION OF FINANCIAL STATEMENT


PROGRAM FEATURES
SUB-SYSTEM STEP
INTERVENING VARIABLES
EFFECTS
MEASURES
DATA SOURCES
METHOD OF ANALYSIS
Student must apply to institution for program eligibility.
Student must provide data relevant to calculation of need.
Etc.
INPUT
PROCESS
OUTPUT
Student picks up form from school.
Student fills out form.
Student submits completed form to school.
Student ability to understand instructions.
Student ability to obtain relevant information.
Etc.
Applicant/ Family: Application Time.
Applicant/ Family: Horizontal Equity.
Elapsed time between receipt of financial statement and submission.
Variance in aid received across students who are in similar circumstances.
Time studies, etc.
SISFAP study, etc.
Estimation from time studies.
Categorize students by similarity of of circumstances and compare aid packages.

6-2

FIGURE 6-1

SCHEMATIC PRESENTATION OF

REFINEMENT OF THE ANALYTIC MODEL

PELL GRANT COMPONENT:
INTERVENING VARIABLES AND EFFECTS

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.1 Budget Forecasting Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Timeliness and content of relevant political decisions • Degree of change from previous year • Technology available/used • Staff productivity • Data base available/used	a. Administrative Costs (Federal Government)
b.	• Accuracy of forecasting activities • Integration of forecasts with other activities	b. Fund Control (Federal Government)
c.	• Policy decisions of Administration, Congress • Forecasting technology available/used • Similarities across programs	c. Integration Across Programs (Federal Government)
d.	• Predictability of program changes • Availability, accuracy of data used • Predictability of changes in the participant population • Forecasting technology available/used	d. Fund Forecasting (Federal Government)
e.	• Type, availability, completeness, timeliness, accuracy of data used • Forecasting technology available/used	e. Availability of Program Information (Federal Government)
f.	• Accuracy of forecasting activities • Policy decisions of Administration/Congress	f. Distribution of Aid (Applicant/Family)

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.2 Budget Development Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Timeliness and content of relevant political decisions • Technology available/used • Staff productivity • Degree of change from previous year	a. Administrative Costs (Federal Government)
b. • Policy decisions of Administration, Congress	b. Fund Control (Federal Government)
c. • Similarities across programs • Policy decisions of Administration, Congress	c. Integration Across Programs (Federal Government)
d. • Content, completeness, accuracy of information received • Ability to understand information • Timeliness and content of relevant political decisions	d. Certainty of Funds (Institution)
e. • Content, completeness, accuracy of information received • Ability to understand information • Timeliness and content of relevant political decisions	e. Certainty of Funds (Applicant/Family)
f. • Interrelationship of State and Federal programs • Degree of dependence on Federal aid • Availability of State funds • Timeliness and content of relevant political decisions • State education policies	f. Other Aid Programs (State)

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.2 Budget Development Activity (Continued)

	INTERVENING VARIABLES		EFFECTS
g.	• Interrelationship of institutional and Federal programs • Degree of dependence on Federal aid • Availability of institutional funds • Timeliness and content of relevant political decisions	g.	Other Aid Programs (Institution)
h.	• Interrelationship of programs • Timeliness and content of relevant political decisions	h.	Other Aid Programs (Federal Government)
i.	• Interrelationship of programs • Timeliness and content of relevant political decisions	i.	Other Aid Programs (Other Student Aid Organizations)

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.3 Promulgation of Regulations Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Timeliness and content of relevant political decisions • Technology available/used • Degree of change from previous year	a. Administrative Costs (Federal Government)
b.	• Policy decisions of Administration, Congress • Similarities across programs	b. Integration Across Programs (Federal Government)
c.	• Interrelationship of State and Federal programs • Timeliness and content of relevant political decisions • State educational policies	c. Other Aid Programs (States)
d.	• Interrelationship of institutional and Federal programs • Timeliness and content of relevant political decisions • Institutional policy decisions	d. Other Aid Programs (Institutions)
e.	• Interrelationship of programs • Timeliness and content of relevant political decisions	e. Other Aid Programs (Federal Government)
f.	• Interrelationship of programs • Timeliness and content of relevant political decisions	f. Other Aid Programs (Other Student Aid Organizations)
g.	• Policy decisions regarding information to be collected	g. Availability of Program Information (Federal Government)

9-9

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.3 Promulgation of Regulations Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
h.	• Accuracy, timeliness, content of information received • Ability to understand regulations	h. Availability of Program Information (Institutions)
i.	• Amount and type of forward planning • Timeliness and content of relevant political decisions • Degree of change from previous year	i. Administrative Costs (Preparatory) (Institutions)
j.	• Timeliness and content of relevant political decisions	j. Certainty of Funds (Institutions)
k.	• Timeliness and content of relevant political decisions	k. Certainty of Funds (Applicants)

6-7

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.4 Forms Development Activity

	INTERVENING VARIABLES		EFFECTS
a.	• Funds available for activity • Timeliness and content of relevant political decisions • Technology available/used • Staff productivity • Degree of change from previous year	a.	Administrative Costs (Federal Government)
b.	• Similarities across programs • Timeliness and content of relevant political decisions	b.	Integration Across Programs (Federal Government)
c.	• Policy decisions regarding information to be collected • Timeliness and content of relevant political decisions	c.	Administrative Costs (Preparatory) (Institution)

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.5 Institutional Eligibility Determination Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of institutions who apply	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used	b. Administrative Costs (Institution)
c.	• Similarities across programs • Policy decisions of Administration, Congress	c. Integration Across Programs (Federal Government)
d.	• Time of year institution applies • Content, accuracy, completeness and timeliness of information received • Ability to understand information • Eligibility status of institution • Degree of institutional compliance with program requirements	d. Certainty of Funds (Institution)
e.	• Eligibility status of institution of choice • Content, accuracy, completeness and timeliness of information received • Ability to understand information	e. Certainty of Funds (Applicant/Family)

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.5 Institutional Eligibility Determination Activity (Continued)

	INTERVENING VARIABLES		EFFECTS
f.	• Amount/type of assistance offered by government or agencies • Content, accuracy, completeness and timeliness of information received • Ability to understand information	f.	Availability of Program Information (Institution)

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.6 Institutional Certification Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Number of institutions who apply	a. Administrative Costs (Federal Government)
b. • Funds available for activity • Staff productivity • Technology available/used	b. Administrative Costs (Institution)
c. • Similarities across programs • Policy decisions of Administration, Congress	c. Integration Across Programs (Federal Government)
d. • Time of year institution applies • Content, accuracy, completeness and timeliness of information received • Ability to understand information • Certification status of institution • Degree of institutional compliance with program requirements	d. Certainty of Funds (Institution)
e. • Certification status of institution of choice • Content, accuracy, completeness and timeliness of information received • Ability to understand information	e. Certainty of Funds (Applicant/Family)

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.6 Institutional Certification Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Amount/type of assistance offered by government or agencies • Content, accuracy, completeness and timeliness of information received • Ability to understand information	f. Availability of Program Information (Institution)

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.7 Computer Systems Revision Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Degree of change from previous year • Contractual arrangements	a. Administrative Costs (Federal Government)
b.	• Policy decisions of Administration, Congress • Similarities across programs	b. Integration Across Programs (Federal Government)
c.	• Technology available/used • Security arrangements available/used	c. Data Base Vulnerability (Applicant/Family)
d.	• Policy decisions of Administration, Congress • Error identification, correction technology available/used • Contractual arrangements	d. Fund Control (Federal Government)

6-13

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.8 Contract Support Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Policy decisions of Administration, Congress • Degree of change from previous year	a. Administrative Costs (Federal Government)
b. • Similarities across programs • Policy decisions of Administration, Congress	b. Integration Across Programs (Federal Government)
c. • Technology available/used • Security arrangements available/used	c. Data Base Vulnerability (Applicant/Family)
d. • Policy decisions by Administration, Congress • Error identification, correction technology available/used • Contractual arrangements	d. Fund Control (Federal Government)

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.9 Disbursement System Planning Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Contractual arrangements • Degree of change from previous year	a. Administrative Costs (Federal Government)
b.	• Timeliness and content of relevant political decisions	b. Administrative Costs (Preparatory) (Institutions)
c.	• Similarities across programs • Policy decisions of Administration, Congress	c. Integration Across Programs (Federal Government)
d.	• Technology available/used for capturing errors • Funds available for system revision • Technology available/used • Method of data transmission	d. Fund Control (Federal Government)
e.	• Technology available/used • Security arrangements available/used	e. Data Base Vulnerability (Applicant/Family)
f.	• Timeliness and content of relevant policial decisions • Contractual arrangements	f. Certainty of Funds (Institutions)
g.	• Timeliness and content of relevant political decisions • Contractual arrangements	g. Certainty of Funds (Applicant/Family)

PELL GRANT COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.10 Institutional Funds Authorization Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Number of participating institutions • Technology available/used • Staff productivity • Contractual arrangements	a. Administrative Costs (Federal Government)
b. • Amount, type and accuracy of data • Error identification and correction technology available/used	b. Fund Control (Federal Government)
c. • Amount, type and accuracy of data • Error identification and correction technology available/used • Similarity of Federal and institutional estimates of numbers of eligible recipients	c. Fund Control (Institution)
d. • Content, timeliness, completeness and accuracy of information received • Ability to understand information	d. Certainty of Funds (Institution)

PELL GRANT COMPONENT

2. STUDENT APPLICATION SUBSYSTEM

2.1 Student Application Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Number of applicants • Number of data elements in application • Contractual arrangements • Number of incomplete, incorrect applications • Number of applicant responses to notices • Technology available/used • Staff productivity	a. Administrative Costs (Federal Government)
b.	• Type and format of application chosen by applicant (Pell or MDE) • Number of data elements required • Types of data elements required • Availability of data • Ability of applicant	b. Applicant Time (Applicant/Family)
c.	• Timing of application submission • Number of applicants • Technology available/used • Staff productivity • Location of participants • Accuracy, completeness of application • Contractual arrangements	c. Turnaround Time (Applicant/Family)
d.	• Number, type, availability of data elements required • Accuracy and completeness of data elements submitted • Ability of applicant to complete application correctly	d. Miscalculation/Error (Applicant/Family)

6-17

PELL GRANT COMPONENT

2. STUDENT APPLICATION SUBSYSTEM

2.1 Student Application Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Amount/type of assistance offered by Federal Government, institution, others • Type, completeness, timeliness, accuracy of information received • Ability of applicant to understand information • Perseverance of applicant to seek information and assistance	e. Availability of Program Information (Applicant/Family)
f.	• Number/type of data items collected • Number/type of persons having access to data • Technology available/used • Security arrangements available/used	f. Data Base Vulnerability (Applicant/Family)
g.	• Ability of student to complete application process • Perseverance of students	g. Distribution of Aid (Applicant/Family)
h.	• Similarities across programs • Policy decisions of Administration, Congress	h. Integration Across Programs (Federal Government)
i.	• Accuracy, content, completeness, and timeliness of information received • Ability to understand information • Timeliness, efficiency of Processor • Timing of application submission	i. Certainty of Funds (Applicant/Family)

PELL GRANT COMPONENT

3. STUDENT ELIGIBILITY DETERMINATION SUBSYSTEM

3.1 Student Eligibility Determination Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Technology available/used • Staff productivity • Number of applicants • Contractual arrangements	a. Administrative Costs (Federal Government)
b.	• Technology available/used • Staff productivity • Number of applicants applying for grant through institution • Funds available for activity • Contractual arrangements	b. Administrative Costs (Institution)
c.	• Technology available/used • Staff productivity • Timing of submissions • Contractual arrangements	c. Processing Time (Institution)
d.	• Number of applicants • Timing of application submission • Staff productivity • Location of participants • Technology available/used • Contractual arrangements	d. Turnaround Time (Applicant/Family)
e.	• Location of student, institution • Ability of student to understand SAR and related procedures • Timing of receipt of SAR • Amount/type of assistance offered by institution	e. Applicant Time (Applicant/Family)

PELL GRANT COMPONENT

3. STUDENT ELIGIBILITY DETERMINATION SUBSYSTEM

3.1 Student Eligibility Determination Activity (Continued)

INTERVENING VARIABLES		EFFECTS	
i.	• Number, type, availability of data elements required • Accuracy, completeness of data elements submitted • Ability to understand information • Application form chosen by applicant (Pell or MDE) • Technology available/used to capture errors	f.	Miscalculation/Error (Applicant/Family)
g.	• Content, completeness, accuracy, timeliness of information received • Ability to understand information • Timeliness, efficiency of Processor, institution • Accuracy, completeness of data elements submitted • Technology available/used for capturing errors	g.	Certainty of Funds (Applicant/Family)
h.	• Number, type of applicants denied eligibility by Processor, institution • Accuracy, completeness of data elements submitted • Technology available/used to capture errors	h.	Distribution of Aid (Applicant/Family)
i.	• Similarities across programs • Policy decisions by Administration, Congress • Similarity across decisions by institutions	i.	Integration Across Programs (Federal Government)
j.	• Interrelationship of Federal and institutional programs	j.	Other Aid Programs (Institution)

PELL GRANT COMPONENT

3. STUDENT ELIGIBILITY DETERMINATION SUBSYSTEM

3.2 Validation Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Technology available/used • Contractual arrangements • Number of applications determined incomplete or requiring verification • Staff productivity • Funds available for activity	a. Administrative Costs (Federal Government)
b.	• Technology available/used • Contractual arrangements • Number of applications determined incomplete or requiring verification • Staff productivity • Funds available for activity	b. Administrative Costs (Institution)
c.	• Funds available for activity • Technology available/used to capture errors • Staff productivity • Number of applications received • Number of data elements to be checked • Error rate of applicants • Number of SARs flagged by Processor for verification • Timing of validation • Location of applicant, institution, Processor • Contractual arrangements	c. Processing Time (Institution)

PELL GRANT COMPONENT

3. STUDENT ELIGIBILITY DETERMINATION SUBSYSTEM

3.2 Validation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
d.	• Timing of validation • Number of errors/inconsistencies found by Processor, institution • Availability of data elements, documentation required for verification • Location of applicant/institution	d. Applicant Time (Applicant/Family)
e.	• Funds available for activity • Technology available/used to capture errors • Staff productivity • Number of applications received • Number of data elements to be checked • Error rate of applicants • Number of SARs flagged by Processor for verification • Timing of validation • Location of applicant, institution, Processor	e. Turnaround Time (Applicant/Family)
f.	• Accuracy of documentation submitted • Ability/perseverance of applicant in supplying required verification • Technology used by applicant, Processor, institution	f. Miscalculation/Error (Applicant/Family)
g.	• Timing of verification • Timeliness, efficiency of Processor, institution, student in completing validation process • Accuracy, completeness of data elements/ documentation submitted • Technology available/used • Location of applicant, Processor, institution	g. Certainty of Funds (Applicant/Family)

PELL GRANT COMPONENT

3. STUDENT ELIGIBILITY DETERMINATION SUBSYSTEM

3.2 Validation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
h.	• Technology available/used to capture/correct errors • Error rate of applicants	h. Fund Control (Federal Government)
i.	• Number/type of additional documents collected • Number/type of persons having access to data • Technology available/used • Security arrangements available/used	i. Data Base Vulnerability (Applicant/Family)
j.	• Number/types of applicants required to submit verifying documentation • Ability, perserverance of applicant to supply verifying documentation	j. Distribution of Aid (Applicant/Family)

PELL GRANT COMPONENT

4. STUDENT BENEFIT CALCULATION SUBSYSTEM

4.1 Student Award Calculation Activity (Regular Disbursement System)

	INTERVENING VARIABLES	EFFECTS
a.	• Location of institution/student • Number of eligible students • Technology available/used • Staff productivity • Contractual arrangement	a. Administrative Costs (Institution)
b.	• Location of institution/student • Number of eligible students • Technology available/used • Staff productivity • Contractual arrangement	b. Processing Time (Institution)
c.	• Location of institution/student • Number of eligible students • Technology available/used • Staff productivity • Contractual arrangement	c. Turnaround Time (Applicant/Family)
d.	• Accuracy of data supplied by applicant • Technology available/used to capture/correct errors	d. Miscalculation/Error (Applicant/Family)
e.	• Accuracy of data supplied by applicant • Technology available/used to capture/correct errors	e. Fund Control (Federal Government)

PELL GRANT COMPONENT

4. STUDENT BENEFIT CALCULATION SUBSYSTEM

4.1 Student Award Calculation Activity (Regular Disbursement System) (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Ability to understand information • Content, completeness, accuracy, timeliness of information received	f. Certainty of Funds (Applicant/Family)
g.	• Similarities across programs	g. Integration Across Programs (Federal Government)
h.	• Interrelationship of programs • Institutional policy decisions	h. Other Aid Programs (Institution)

PELL GRANT COMPONENT

4. STUDENT BENEFIT CALCULATION SUBSYSTEM

4.2 Student Award Calculation Activity (Alternate Disbursement System)

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Technology available/used • Staff productivity • Number of applications received • Contractual arrangements	a. Administrative Costs (Federal Government)
b.	• Location of institution/student • Number of eligible students • Technology available/used • Staff productivity • Contractual arrangements	b. Administrative Costs (Institution)
c.	• Location of institution/student • Number of eligible students • Technology available/used • Staff productivity • Contractual arrangements	c. Processing Time (Institution)
d.	• Location of institution/student • Number of eligible students • Technology available/used • Staff productivity • Contractual arrangements	d. Turnaround Time (Applicant/Family)
e.	• Accuracy of data supplied by applicant • Technology available/used to capture/correct errors	e. Miscalculation/Error (Applicant/Family)

PELL GRANT COMPONENT

4. STUDENT BENEFIT CALCULATION SUBSYSTEM

4.2 Student Award Calculation Activity (Alternate Disbursement System) (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Accuracy of data supplied by applicant • Technology available/used to capture/correct errors	f. Fund Control (Federal Government)
g.	• Ability to understand information • Content, completeness, accuracy, timeliness of information received	g. Certainty of Funds (Applicant/Family)
h.	• Similarities across programs	h. Integration Across Programs (Federal Government)
i.	• Interrelationship of programs • Institutional policy decisions	i. Other Aid Programs (Institution)

PELL GRANT COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.1 Establishment of Letter of Credit Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of requests	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used • Amount and availability of data	b. Administrative Costs (Institution)
c.	• Similarities across programs	c. Integration Across Programs (Federal Government)
d.	• Timeliness of establishing account • Completeness and accuracy of data submitted • Ability to capture/correct errors • Technology available/used	d. Fund Control (Institution)
e.	• Completeness and accuracy of data received • Technology available/used • Ability to capture/correct errors	e. Fund Control (Federal Government)

PELL GRANT COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.2 Establishment of Cash Request System Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of requests	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used • Amount and availability of data	b. Administrative Costs (Institution)
c.	• Similarities across programs	c. Integration Across Programs (Federal Government)
d.	• Timeliness of establishing account • Completeness and accuracy of data submitted • Ability to capture/correct errors • Technology available/used	d. Fund Control (Institution)
e.	• Completeness and accuracy of data received • Technology available/used • Ability to capture/correct errors	e. Fund Control (Federal Government)

PELL GRANT COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.3. Disbursement to Institutions Activity

INTERVENING VARIABLES	EFFECTS
a. • Number and type of requests • Funds available for activity • Technology available/used • Staff productivity • Contractual arrangements	a. Administrative Costs (Federal Government)
b. • Number and type of requests • Funds available for activity • Technology available/used • Staff productivity • Amount/availability of information submitted	b. Administrative Costs (Institution)
c. • Number and type of requests • Funds available for activity • Technology available/used • Staff productivity • Amount/availability of information submitted	c. Processing Time (Institution)
d. • Number and type of requests • Funds available for activity • Technology available/used • Staff productivity • Amount/availability of information submitted	d. Turnaround Time (Applicant/Family)
e. • Content, accuracy, completeness, timeliness of information • Technology available/used • Ability to capture/correct errors	e. Fund Control (Federal Government)

PELL GRANT COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.3. Disbursement to Institutions Activity (Continued)

INTERVENING VARIABLES	EFFECTS
f. • Content, accuracy, completeness, timeliness of information • Technology available/used • Ability to capture/correct errors	f. Fund Control (Institution)
g. • Content, accuracy, completeness, timeliness of information • Technology available/used • Ability to capture/correct errors • Ability to understand information	g. Certainty of Funds (Applicant/Family)
h. • Similarities across programs	h. Integration Across Programs (Federal Government)

PELL GRANT COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.4. Disbursement to Students Activity (Regular Disbursement System)

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Number of students receiving grants through institution • Technology available/used • Staff productivity • Contractual arrangements	a. Administrative Costs (Institution)
b.	• Funds available for activity • Number of students receiving grants through institution • Technology available/used • Staff productivity • Timing of disbursements • Contractual arrangements	b. Processing Time (Institution)
c.	• Funds available for activity • Number of students receiving grants through institution • Technology available/used • Staff productivity • Timing of disbursements • Location of student/institution	c. Turnaround Time (Applicant/Family)
d.	• Source of funds • Location of student/institution • Check cashing decisions	d. Applicant Time (Applicant/Family)

PELL GRANT COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.4. Disbursement to Students Activity (Regular Disbursement System) (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Content, accuracy, timeliness, completeness of information received • Technology available/used • Ability to capture/correct errors	e. Fund Control (Institution)
f.	• Content, accuracy, timeliness, completeness of information received • Technology available/used • Ability to capture/correct errors	f. Miscalculation/Error (Applicant/Family)
g.	• Similarities across programs	g. Integration Across Programs (Federal Government)

PELL GRANT COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.5. Disbursement to Students Activity (Alternate Disbursement System)

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Number of ADS recipients	a. Administrative Costs (Federal Government)
b. • Funds available for activity • Staff productivity • Technology available/used • Number of students requesting verification of enrollment status	b. Administrative Costs (Institution)
c. • Funds available for activity • Staff productivity • Technology available/used • Number of students requesting verification of enrollment status • Timing of requests • Contractual arrangements	c. Processing Time (Institution)
d. • Funds available for activity • Staff productivity • Technology available/used • Number of students requesting verification of enrollment status • Timing of request • Location of student/institution	d. Turnaround Time (Applicant/Family)

PELL GRANT COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.5. Disbursement to Students Activity (Alternate Disbursement System) (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Source of funds • Location of student/institution • Check cashing decisions	e. Applicant Time (Applicant/Family)
f.	• Content, accuracy, timeliness, completeness of information received • Technology available/used • Ability to capture/correct errors	f. Fund Control (Institution)
g.	• Content, accuracy, timeliness, completeness of information received • Technology available/used • Ability to capture/correct errors	g. Fund Control (Federal Government)
h.	• Content, accuracy, timeliness, completeness of information received • Technology available/used • Ability to capture/correct errors	h. Miscalculation/Error (Applicant/Family)
i.	• Similarities across programs	i. Integration Across Programs (Federal Government)

PELL GRANT COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.1 Student Account Reconciliation Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of ADS grant recipients • Error rate in award calculation and disbursements • Ability to capture/correct errors	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used • Number of RDS grant recipients • Error rate in award calculation and disbursements • Ability to capture/correct errors	b. Administrative Costs (Institution)
c.	• Number, amount of underpayments/overpayments • Amount of overpayments collected/underpayments disbursed from/to recipients • Amount of overpayments/underpayments reconciled from program funds • Accuracy, timeliness, completeness, content of information received • Technology available/used • Ability to capture/correct errors	c. Fund Control (Federal Government)

PELL GRANT COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.1 Student Account Reconciliation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
d.	• Number, amount of underpayments/overpayments • Amount of overpayments collected/underpayments disbursed from/to recipients • Amount of overpayments/underpayments reconciled from program funds • Accuracy, timeliness, completeness, content of information received • Technology available/used • Ability to capture, correct errors	d. Fund Control (Institution)
e.	• Number, amount of underpayments/overpayments • Amount of overpayments collected/underpayments disbursed from/to recipients • Amount of overpayments/underpayments reconciled from program funds • Accuracy, timeliness, completeness, content of information received • Technology available/used • Ability to capture, correct errors	e. Miscalculation/Error (Applicant/Family)
f.	• Accuracy, timeliness, completeness, content of information received	f. Availability of Program Information (Federal Government)
g.	• Similarities across programs	g. Integration Across Programs (Federal Government)

PELL GRANT COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.2. Institutional Account Reconciliation Activity

INTERVENING VARIABLES	EFFECTS
a. • Number of participating institutions • Number of grant recipients • Technology available/used • Error rate in award calculation and disbursements • Staff productivity • Funds available for activity • Ability to capture/correct errors o Contractual arrangements	a. Administrative Costs (Federal Government)
b. • Number of grant recipients • Technology available/used • Error rate in award calculation and disbursements • Staff productivity • Funds available for activity • Ability to capture/correct errors	b. Administrative Costs (Institution)
c. • Content, accuracy, completeness, timeliness of information received • Technology available/used • Ability to capture/correct errors	c. Fund Control (Federal Government)
d. • Content, accuracy, completeness, timeliness of information received • Technology available/used • Ability to capture/correct errors	d. Fund Control (Institution)
e. • Similarities across programs	e. Integration Across Programs (Federal Government)

PELL GRANT COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.3 Program Review and Audit Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Technology available/used • Funds available for activity • Number of institutions audited • Staff productivity • Location of institutions audited	a. Administrative Costs (Federal Government)
b.	• Frequency of program reviews and audits • Funds available for activity • Staff productivity • Technology available/used • Degree of program compliance • Accuracy of institutional accounts	b. Administrative Costs (Institution)
c.	• Degree of program compliance/accuracy of accounts • Number and frequency of reviews • Ability to capture/correct noncompliance/errors • Technology available/used	c. Fund Control (Federal Government)
d.	• Degree of program compliance/accuracy of account • Ability to detect noncompliance/errors	d. Fund Control (Institution)
e.	• Similarities across programs	e. Integration Across Programs (Federal Government)

G3L COMPONENT:

INTERVENING VARIABLES AND EFFECTS

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.1 Budget Forecasting Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Data base available/used • Timeliness and content of relevant political decisions	a. Administrative Costs (Federal Government)
b.	• Forecasting technology available/used • Predictability of program changes • Predictability of changes in the participant population • Availability, accuracy of data	b. Fund Forecasting (Federal Government)
c.	• Policy decisions of Administration, Congress • Similarities across programs • Forecasting technology available/used	c. Integration Across Programs (Federal Government)
d.	• Availability, completeness, content, accuracy of data used in forecast • Forecasting technology available/used	d. Availability of Program Information (Federal Government)
e.	• Accuracy of forecasting activities • Integration of forecasts with other activities	e. Fund Control (Federal Government)
f.	• Accuracy of forecasting activities • Policy decisions of Administration, Congress	f. Distribution of Aid (Applicant/Family)

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.2 Budget Development Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Timeliness and content of relevant political decisions • Policy decisions of Administration, Congress • Degree of change from previous year	a. Administrative Costs (Federal Government)
b.	• Content, completeness, timeliness and accuracy of information received • Timeliness and content of relevant political decisions • Ability to understand information	b. Certainty of Funds (State/Guarantee Agencies)
c.	• Content, completeness, timeliness and accuracy of information received • Timeliness and content of relevant political decisions • Ability to understand information	c. Certainty of Funds (Lender)
d.	• Content, completeness, timeliness and accuracy of information received • Timeliness and content of relevant political decisions • Ability to understand information	d. Certainty of Funds (Applicant/Family)
e.	• Interrelationship of State and Federal programs • Degree of dependence on Federal aid • Availability of State funds • Timeliness and content of relevant political decisions • State educational policies	e. Other Aid Programs (State)

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.2 Budget Development Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Interrelationship of programs • Timeliness and content of relevant political decisions	f. Other Aid Programs (Federal Government)
g.	• Interrelationship of programs • Timeliness and content of relevant political decisions • Policy of relevant organization	g. Other Aid Programs (Other Student Aid Organizations)
h.	• Interrelationship of institutional and Federal programs • Degree of dependence on Federal aid • Availability of institutional funds • Institutional policy decisions	h. Other Aid Programs (Institutions)
i.	• Policy decisions of Administration, Congress • Similarities across programs	i. Integration Across Programs (Federal Government)

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.3 Promulgation of Regulations Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Timeliness and content of relevant political decisions • Technology available/used • Staff productivity • Degree of change from previous year	a. Administrative Costs (Federal Government)
b.	• Policy decisions of Administration, Congress • Similarities across programs	b. Integration Across Programs (Federal Government)
c.	• Interrelationship of State and Federal programs • Timeliness and content of relevant political decisions • State educational policies	c. Other Aid Programs (State)
d.	• Interrelationship of institutional and Federal programs • Timeliness and content of relevant political decisions • Institutional policy decisions	d. Other Aid Programs (Institution)
e.	• Interrelationship between programs • Timeliness and content of relevant political decisions	e. Other Aid Programs (Federal Government)
f.	• Interrelationship between programs • Timeliness and content of relevant political decisions • Policy of relevant organization	f. Other Aid Programs (Other Student Aid Organizations)

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.3 Promulgation of Regulations Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
g.	• Political decisions regarding information to be collected	g. Availability of Program Information (Federal Government)
h.	• Content, accuracy, timeliness and completeness of information received • Ability to understand regulations	h. Availability of Program Information (State/ Guarantee Agency)
i.	• Content, accuracy, timeliness and completeness of information received • Ability to understand regulations	i. Availability of Program Information (Institution)
j.	• Content, accuracy, timeliness and completeness of information received • Ability to understand regulations	j. Availability of Program Information (Lender)
k.	• Content, accuracy, timeliness and completeness of information received • Ability to understand regulations	k. Availability of Program Information (Applicant/ Family)
l.	• Amount and type of forward planning • Timeliness and content of relevant political decisions • Degree of change from previous year • Decisions related to NPRM response	l. Net Revenue (Preparatory) (State/Guarantee Agency)

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.3 Promulgation of Regulations Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
m.	• Amount and type of forward planning • Timeliness and content of relevant political decisions • Degree of change from previous year • Decisions related to NPRM response	m. Administrative Costs (Preparatory) (Institution)
n.	• Amount and type of forward planning • Timeliness and content of relevant political decisions • Degree of change from previous year • Decisions related to NPRM response	n. Rate of Return (Preparatory) (Lender)

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.4 Forms Development Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Timeliness and content of relevant political decisions • Technology available/used • Staff productivity • Degree of change from previous year	a. Administrative Costs (Federal Government)
b. • Similarities across programs	b. Integration Across Programs (Federal Government)

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GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.5 GA Forms Development Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Timeliness and content of relevant political decisions • Technology available/used • Staff productivity • Degree of change from previous year	a. Net Revenue (State/Guarantee Agency)
b.	• Funds available for activity • Timeliness and content of relevant political decisions • Technology available/used • Staff productivity • Degree of change from previous year	b. Administrative costs (Federal Government)

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.6 Institutional Eligibility Determination Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of institutions who apply	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used	b. Administrative Costs (Institution)
c.	• Eligibility status of institution of choice • Content, completeness, accuracy and timeliness of information received • Ability to understand information	c. Certainty of Funds (Applicant/Family)
d.	• Eligibility status of institution • Degree of institutional compliance with program requirements • Time of year when institution applies • Content, completeness, accuracy and timeliness of information received • Ability to understand information	d. Certainty of Funds (Institution)
e.	• Similarities across programs • Policy decisions of Administration, Congress	e. Integration Across Programs (Federal Government)

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.6 Institutional Eligibility Determination Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Amount/type of assistance offered by government or other agencies • Accuracy, content, completeness and timeliness of information received • Ability to understand information	f. Availability of Program Information (Institution)

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.7 Institutional Certification Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Number of institutions who apply	a. Administrative Costs (Federal Government)
b. • Funds available for activity • Staff productivity • Technology available/used	b. Administrative Costs (Institution)
c. • Certification status of institution of choice • Content, completeness, accuracy and timeliness of information received • Ability to understand information	c. Certainty of Funds (Applicant/Family)
d. • Certification status of institution • Degree of institutional compliance with program requirements • Time of year when institution applies • Content, completeness, accuracy and timeliness of information received • Ability to understand information	d. Certainty of Funds (Institution)
e. • Similarities across programs • Policy decisions of Administration, Congress	e. Integration Across Programs (Federal Government)

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.7 Institutional Certification Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Amount/type of assistance offered by government or other agencies • Accuracy, content, completeness and timeliness of information received • Ability to understand information	f. Availability of Program Information (Institution)

GSL COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.8 Lender Eligibility Determination Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used	a. Rate of Return (Lender)
b.	• Funds available for activity • Staff productivity • Technology available/used • Number of lenders who apply	b. Net Revenue (State/Guarantee Agency)
c.	• Amount/type of assistance offered by government or agencies • Accuracy, content, completeness and timeliness of information received • Ability to understand information	c. Availability of Program Information (Lender)
d.	• Time of year lender applies • Eligibility status of lender • Degree of lender compliance with program requirements • Accuracy, content, completeness and timeliness of information received • Ability to understand information	d. Certainty of Funds (Lender)
e.	• Eligibility status of lenders in applicant's vicinity • Accuracy, content, completeness and timeliness of information received • Ability to understand information	e. Certainty of Funds (Applicant/Family)

GSL COMPONENT

2. STUDENT APPLICATION SUBSYSTEM

2.1 Student Application Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Number of applicants • Funds available for activity • Number of data elements in application • Contractual arrangements • Number of incomplete, inaccurate applications • Technology available/used • Staff productivity • Availability of data • Timing of submissions	a. Administrative Costs (Institution)
b.	• Number of applicants/loans • Funds available for activity • Number of data elements in application • Availability of data • Technology available/used • Staff productivity • Timing of submissions	b. Rate of Return (Lender)
c.	• Number of applications distributed • Funds available for activity • Technology available/used • Staff productivity	c. Net Revenue (State/Guarantee Agency)
d.	• Location of participants • Technology available/used • Staff productivity • Efficiency, effectiveness of participants • Accuracy, completeness of application • Timing of submissions	d. Turnaround Time (Applicant/Family)

GSL COMPONENT

2. STUDENT APPLICATION SUBSYSTEM

2.1 Student Application Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Technology available/used • Staff productivity • Timing of submission • Accuracy, completeness of application	e. Processing Time (Institution)
f.	• Number of data elements required • Type of data elements required • Format of application • Availability of data • Ability of applicant	f. Applicant Time (Applicant/Family)
g.	• Number, type, availability of data elements required • Accuracy, completeness of data elements submitted • Ability of participants to compiete application correctly	g. Miscalculation/Error (Applicant/Family)
h.	• Ability of students to complete application process • Perserverance of students	h. Distribution of Aid (Applicant/Family)
i.	• Similarities across programs • Policy decisions of Administration, Congress • Similarities across decisions by guarantee agencies, lenders, institutions	i. Integration Across Programs (Federal Government)

GSL COMPONENT

2. STUDENT APPLICATION SUBSYSTEM

2.1 Student Application Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
j.	• Amount/type of assistance offered by Federal government, institutions, others • Type, completeness, timeliness and accuracy of information received • Ability of applicant to understand information • Perserverance of applicant to seek information and assistance	j. Availability of Program Information (Applicant/Family)
k.	• Number/type of data items collected • Number/type of persons having access to data • Technology available/used • Security arrangements available/used	k. Data Base Vulnerability (Applicant/Family)

GSL COMPONENT

3. STUDENT ELIGIBILITY DETERMINATION SUBSYSTEM

3.1 Student Eligibility Determination Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Technology available/used • Staff productivity • Number of applicants • Contractual arrangements	a. Administrative Costs (Institution)
b. • Content, completeness, accuracy and timeliness of information received • Ability to understand information	b. Certainty of Funds (Applicant/Family)
c. • Number, type, availability of data elements required • Accuracy, completeness of data elements submitted • Technology available/used • Application format • Ability of other participants to capture/correct errors • Ability of applicant to complete application correctly	c. Miscalculation/Error (Applicant/Family)
d. • Number of applicants • Technology available/used • Staff productivity • Location of participants • Timing of application submission	d. Turnaround Time (Applicant/Family)
e. • Technology available/used • Staff productivity • Timing of submissions	e. Processing Time (Institution)

GSL COMPONENT

3. STUDENT ELIGIBILITY DETERMINATION SUBSYSTEM

3.1 Student Eligibility Determination Activity (Continued)

INTERVENING VARIABLES	EFFECTS
f. • Similarities across programs • Policy decisions by Administration, Congress • Similarity across decisions by institutions	f. Integration Across Programs (Federal Government)
g. • Interrelationship of Federal and institutional programs	g. Other Aid Programs (Institution)

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GSL COMPONENT

4. STUDENT BENEFIT CALCULATION SUBSYSTEM

4.1 Determination of Loan Limits Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Number of eligible students • Location of institution/student	a. Administrative Costs (Institution)
b. • Content, completeness, accuracy, timeliness of information received • Ability to understand information	b. Certainty of Funds (Applicant/Family)
c. • Funds available for activity • Staff productivity • Technology available/used • Number of eligible students • Location of institution/student	c. Turnaround Time (Applicant/Family)
d. • Funds available for activity • Staff productivity • Technology available/used • Number of eligible students • Location of institution/student	d. Processing Time (Institution)
e. • Accuracy of data supplied by applicant • Technology available/used to capture/correct errors	e. Miscalculation/Error (Applicant/Family)

GSL COMPONENT

4. STUDENT BENEFIT CALCULATION SUBSYSTEM

4.1 Determination of Loan Limits Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Accuracy of data supplied by applicant • Technology available/used to capture/correct errors	f. Fund Control (Federal Government)
g.	• Similarities across programs	g. Integration Across Programs (Federal Government)
h.	• Interrelationship of programs • Institutional policy decisions	h. Other Aid Programs (Institution)
i.	• Content, completeness, accuracy, timeliness of information received • Ability to understand information	i. Availability of Program Information (Applicant/Family)

GSL COMPONENT

4. STUDENT BENEFIT CALCULATION SUBSYSTEM

4.2 Determination of Loan Amount Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Number of loans made through institution • Location of institution/student/lender	a. Administrative Costs (Institution)
b. • Funds available for activity • Staff productivity • Technology available/used • Number of loan applicants • Location of lender/student	b. Rate of Return (Lenders)
c. • Content, completeness, accuracy and timeliness of information received • Ability to understand information • Amount, type of assistance offered by institution	d. Certainty of Funds (Applicant/Family)
d. • Availability of loan capital • Type and location of loan sources • Funds available for activity • Staff productivity • Technology available/used	d. Turnaround Time (Applicant/Family)
e. • Availability of loan capital • Type and location of loan sources • Amount, type of assistance offered by institution	e. Applicant Time (Applicant/Family)

GSL COMPONENT

4. STUDENT BENEFIT CALCULATION SUBSYSTEM

4.2 Determination of Loan Amount Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Funds available for activity • Staff productivity • Technology available/used • Number of loans made through institution • Location of institution/student/lender	f. Processing Time (Institution)
g.	• Availability of loan capital • Applicant ability to seek loans • Applicant preserverance	g. Distribution of Aid (Applicant/Family)
h.	• Interrelationship of programs • Institutional policy decisions • Availability of loan capital	h. Other Aid Programs (Institution)
i.	• Availability of loan capital • Applicant ability to seek loans • Applicant preserverance	i Fund Forecasting (Federal Government)

GSL COMPONENT

5. FUND DISBURSEMENT SUBSYSTEM

5.1 Issuance of Promissory Note Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Number of loans • Location of student/lender	a. Rate of Return (Lender)
b. • Accuracy, content, completeness and timeliness of information received • Ability to understand information • Terms and content of promissory note	b. Availability of Program Information (Applicant/Family)
c. • Funds available for activity • Staff productivity • Technology available/used • Number of loans • Location of student/lender	c. Turnaround Time (Applicant/Family)
d. • Location of student, lender • Technology available/used	d. Applicant Time (Applicant/Family)
e. • Accuracy, content, completeness and timeliness of information received • Ability to understand information • Terms and content of promissory note	e. Certainty of Funds (Lender)

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GSL COMPONENT

5. FUND DISBURSEMENT SUBSYSTEM

5.2 Loan Deductions Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of deductions processed	a. Rate of Return (Lender)
b.	• Funds available for activity • Staff productivity • Technology available/used • Number of insurance premiums received	b. Net Revenue (State/Guarantee Agency)
c.	• Accuracy, content, completeness and timeliness of information received • Ability to understand information	c. Certainty of Funds (Applicant/Family)
d.	• Accuracy, content, completeness and timeliness of information received	d. Availability of Program Information (State/ Guarantee Agency)
e.	• Lender/GA decisions regarding amount of deductions	e. Distribution of Aid (Applicant/Family)
f.	• Funds available for activity • Staff productivity • Technology available/used • Number of deductions processed	f. Turnaround Time (Applicant/Family)

6-63

GSL COMPONENT

5. FUND DISBURSEMENT SUBSYSTEM

5.3 Guarantee Approval Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of deductions processed	a. Net Revenue (State/Guarantee Agency)
b.	• Funds available for activity • Staff productivity • Technology available/used • Number of loans	b. Rate of Return (Lender)
c.	• Accuracy, content, completeness and timeliness of information received	c. Availability of Program Information (State/ Guarantee Agency
d.	• Accuracy, content, completeness and timeliness of information received	d. Availability of Program Information (Lender)
e.	• Accuracy, content, completeness and timeliness of information received	e. Availability of Program Information (Applicant/ Family)
f.	• Accuracy, content, completeness and timeliness of information received	f. Availability of Program Information (Institution)

GSL COMPONENT

5. FUND DISBURSEMENT SUBSYSTEM

5.3 Guarantee Approval Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
g.	• Funds available for activity • Staff productivity • Technology available/used • Location of applicant/lender/guarantee agency	g. Turnaround Time (Applicant/Family)
h.	• Accuracy, content, completeness and timeliness of information received • Ability to understand information • Application compliance with program requirements	h. Certainty of Funds (Applicant/Family)
i.	• Accuracy of data elements received • Technology available/used • Ability to capture/correct errors	i. Fund Control (State/Gurantee Agency)
j.	• Accuracy of data elements submitted • Technology available/used • Application consistency with program requirements • Ability to capture/correct errors	j. Fund Control (Lender)

GSL COMPONENT

5. FUND DISBURSEMENT SUBSYSTEM

5.4 Loan Disbursement Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of disbursements • Number of checks made out to school • Number of borrowers who do not enroll • Location of institution/student/lender	a. Administrative Costs (Institution)
b.	• Funds available for activity • Staff productivity • Technology available/used • Number of disbursements • Location of institution/student/lender	b. Rate of Return (Lender)
c.	• Funds available for activity • Staff productivity • Technology available/used • Number of disbursements • Location of institution/student/lender	c. Turnaround Time (Applicant/Family)
d.	• Funds available for activity • Staff productivity • Technology available/used • Number of disbursements • Number of checks made out to school • Number of borrowers who do not enroll • Location of institution/student/lender	d. Processing Time (Institution)

GSL COMPONENT

5. FUND DISBURSEMENT SUBSYSTEM

5.4 Loan Disbursement Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Source of loan check (institution or lender) • Check cashing decisions • Location of student/institution/lender	e. Applicant Time (Applicant/Family)
f.	• Similarities across programs	f. Integration Across Programs (Federal Government)
g.	• Ability to detect, correct overpayments/underpayments	g. Fund Control (Lender)
h.	• Ability to detect, correct overpayments/underpayments	h. Miscalculation/Error (Applicant/Family)

6-67

GSL COMPONENT

5. FUND DISBURSEMENT SUBSYSTEM

5.5 Interest and Special Allowance Payment Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Number of payments processed • Amount of additional documentation requested/ received • Timing of submissions	a. Administrative Costs (Federal Government)
b. • Funds available for activity • Staff productivity • Technology available/used • Loan volume • Contractual arrangements for servicing • Amount and availability of data • Amount of additional documentation requested • Timing of submissions	b. Rate of Return (Lender/Note Owner)
c. • Accuracy, content, completeness and timeliness of information received/submitted • Ability to understand information • Technology available/used to capture/correct errors	c. Certainty of Funds (Lender/Note Owner)
d. • Accuracy, content, completeness and timeliness of information received/submitted • Ability to understand information • Technology available/used to capture/correct errors	d. Fund Control (Federal Government)

6-68

GSL COMPONENT

5. FUND DISBURSEMENT SUBSYSTEM

5.5 Interest and Special Allowance Payment Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Accuracy, content, completeness and timeliness of information received/submitted • Ability to understand information • Technology available/used to capture/correct errors	e. Fund Control (Lender/Note Owner)
f.	• Accuracy, content, completeness and timeliness of information received	f. Availability of Program Information (Federal Government)

6-69

GSL COMPONENT

5. FUND DISBURSEMENT SUBSYSTEM

5.6 Administrative Cost Allowance Payment Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of payments processed • Amount of additional documentation requested/ received	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used • Timing of submissions • Amount and availability of data • Amount of additional documentation requested	b. Net Revenue (States/Guarantee Agency)
c.	• Accuracy, content, completeness and timeliness of information received/submitted • Ability to understand information • Technology available/used to capture/correct errors	c. Fund Control (Federal Government)
d.	• Accuracy, content, completeness and timeliness of information received/submitted • Ability to understand information • Technology available/used to capture/correct errors	d. Fund Control (State/Guarantee Agency)

6-70

GSL COMPONENT

5. FUND DISBURSEMENT SUBSYSTEM

5.6 Administrative Cost Allowance Payment Activity (Continued)

INTERVENING VARIABLES	EFFECTS
e. • Accuracy, content, completeness and timeliness of information received/submitted • Ability to understand information • Technology available/used to capture/correct errors	e. Certainty of Funds (State/Guarantee Agency)

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.1 Note Transfer and/or Servicing Contract Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Technology available/used • Staff productivity • Number of loan transactions	a. Net Revenue (State/Guarantee Agency)
b.	• Funds available for activity • Technology available/used • Staff productivity • Number of loan transactions • Contractual arrangements for servicing • Secondary market procedures	b. Rate of Return (Lender)
c.	• Accuracy, content, completeness of information collected	c. Fund Control (Federal Government)

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.2 Enrollment Status Reporting Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Number of participating institutions and students • Contractual arrangements • Location of institutions	a. Administrative Costs (Federal Government)
b. • Funds available for activity • Staff productivity • Technology available/used • Number of participating students • Number of changes in student status • Location of institutions	b. Administrative Costs (Institution))
c. • Funds available for activity • Staff productivity • Technology available/used • Number of participating institutions • Location of institutions	c. Net Revenue (State/Guarantee Agency)
d. • Funds available for activity • Staff productivity • Technology available/used • Number of loans • Number of changes in student status	d. Rate of Return (Lender/Note Owner)

6-73

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.2 Enrollment Status Reporting Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Similarities across programs	e. Integration Across Programs (Federal Government)
f.	• Accuracy, content, completeness and timeliness of information received • Technology available/used to capture/correct errors	f. Fund Control (Federal Government)
g.	• Accuracy, content, completeness and timeliness of information received • Technology available/used to capture/correct errors	g. Fund Control (Lender/Note Owner)
h.	• Number and type of changes in status • Location of student/lender	h. Applicant Time (Applicant/Family)

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.3 Entrance into Grace and/or Deferment Period Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of loans entering grace period • Number of requests for deferment	a. Rate of Return (Lender/Note Owner)
b.	• Location of student/note owner • Deferment status decisions	b. Applicant Time (Applicant/Family)
c.	• Accuracy, content, completeness and timeliness of information received	c. Fund Control (Lender/Note Owner)
d.	• Similarities across programs	d. Integration Across Programs (Federal Government)

6-75

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.4 Development of Repayment Schedule Activity

INTERVENING VARIABLES	EFFECTS
a. Technology available/used • Staff productivity • Funds available for activity • Number of borrowers entering repayment status • Number of borrowers consolidating loans • Number of borrowers requesting forebearance • Location of borrower/note owner	a. Rate of Return (Lender/Note Owner)
b. • Technology available/used • Staff productivity • Funds available for activity • Number of borrowers consolidating loans	b. Net Revenue (State/Guarantee Agency)
c. • Consolidation decisions • Changes in status • Location of borrower/note owner	c. Applicant Time (Applicant/Family)
d. • Accuracy, content, completeness and timeliness of information received • Ability to understand information • Amount/type of assistance offered by note owner, others	d. Availability of Program Information (Applicant/Family)

6-76

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.4 Development of Repayment Schedule Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Accuracy, content, completeness and timeliness of information received • Number of borrowers consolidating loans • Number of borrowers entering repayment • Number of borrowers requesting forebearance	e. Fund Control (Lender/Note Owner)
f.	• Accuracy, content, completeness and timeliness of information received • Number of borrowers consolidating loans • Number of borrowers entering repayment • Number of borrowers requesting forebearance	f. Certainty of Funds (Lender/Note Owner)
g.	• Similarities across programs	g. Integration Across Programs (Federal Government)

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.5 Loan Repayment Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Location of borrower/note owner	a. Applicant Time (Applicant/Family)
b.	• Technology available/used • Staff productivity • Funds available for activity • Location of borrower/note owner • Number of loans in repayment status • Number of loans paid in full	b. Rate of Return (Lender/Note Owner)
c.	• Technology available/used • Staff productivity • Funds available for activity • Number of loans paid in full	c. Net Revenue (State/Guarantee Agency)
d.	• Similarities across programs	d. Integration Across Programs (Federal Government)

6-78

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.6 Loan Default Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of claims • Amount of additional documentation collected/ received • Amount/success of collections assistance	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used • Number of claims • Amount of additional documentation collected/ received • Amount/success of collections assistance • Contractual arrangements with collection agencies • Compliance of claims with program requirements	b. Net Revenue (State/Guarantee Agency)
c.	• Funds available for activity • Staff productivity • Technology available/used • Number of missed payments • Amount of additional documentation requested • Amount/success of collections assistance • Compliance of claims with program requirements	c. Rate of Return (Lender/Note Owner)

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.6 Loan Default Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
d.	• Number of missed payments • Reasons for missed payments • Success of collection activities • Compliance of claims with program requirements	d. Certainty of Funds (Lender/Note Owner)
e.	• Number of missed payments • Reasons for missed payments • Success of collection activities • Compliance of claims with program requirements	e. Certainty of Funds (State/Guarantee Agency)
f.	• Number of missed payments • Reasons for missed payments • Success of collection activities • Compliance of claims with program requirements • Technology available/used to capture/correct errors	f. Fund Control (Lender/Note Owner)
g.	• Number of missed payments • Reasons for missed payments • Success of collection activities • Compliance of claims with program requirements • Technology available/used to capture/correct errors	g. Fund Control (State/Guarantee Agency)
h.	• Number of missed payments • Reasons for missed payments • Success of collection activities • Compliance of claims with program requirements • Technology available/used to capture/correct errors	h. Fund Control (Federal Government)

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.6 Loan Default Activity (Continued)

INTERVENING VARIABLES	EFFECTS
i. • Accuracy, content, completeness and timeliness of information collected	i. Availability of Program Information (Federal Government
j. • Similarities across programs	j. Integration Across Programs (Federal Government)
k. • Number of missed payments • Reasons for missed payments • Success of collections activities	k. Fund Forecasting (Federal Government)

6-81

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.7 Loan Write-Off Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Number of claims • Amount of additional documentation collected/ received • Amount/success of collections assistance	a. Administrative Costs (Federal Government)
b. • Funds available for activity • Staff productivity • Technology available/used • Number of claims • Amount of additional documentation collected/ received • Amount/success of collections assistance • Contractual arrangements with collection agencies • Compliance of claims with program requirements	b. Net Revenue (State/Guarantee Agency)
c. • Funds available for activity • Staff productivity • Technology available/used • Number of missed payments • Amount of additional documentation requested • Amount/success of collections assistance • Compliance of claims with program requirements	c. Rate of Return (Lender/Note Owner)

6-82

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.7 Loan Write-Off Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
d.	• Number of missed payments • Reasons for missed payments • Success of collection activities • Compliance of claims with program requirements	d. Certainty of Funds (Lender/Note Owner)
e.	• Number of missed payments • Reasons for missed payments • Success of collection activities • Compliance of claims with program requirements	e. Certainty of Funds (State/Guarantee Agency)
f.	• Number of missed payments • Reasons for missed payments • Success of collection activities • Compliance of claims with program requirements • Technology available/used to capture/correct errors	f. Fund Control (Lender/Note Owner)
g.	• Number of missed payments • Reasons for missed payments • Success of collection activities • Compliance of claims with program requirements • Technology available/used to capture/correct errors	g. Fund Control (State/Guarantee Agency)
h.	• Number of missed payments • Reasons for missed payments • Success of collection activities • Compliance of claims with program requirements • Technology available/used to capture/correct errors	h. Fund Control (Federal Government)

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.7 Loan Write-Off Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
i.	• Accuracy, content, completeness and timeliness of information collected	i. Availability of Program Information (Federal Government
j.	• Similarities across programs	j. Integration Across Programs (Federal Govern nent)
k.	• Number of missed payments • Reasons for missed payments • Success of collections activities	k. Fund Forecasting (Federal Government)

6-84

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.8 GA Reporting Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used • Amount/availability of data • Location of lender/GA	b. Rate of Return (Lender)
c.	• Funds available for activity • Staff productivity • Technology available/used • Location of lender/GA	c. Net Revenue (State/Guarantee Agency)
d.	• Accuracy, content, completeness and timeliness of information received	d. Availability of Program Information (State/ Guarantee Agency)
e.	• Accuracy, content, completeness and timeliness of information received	e. Availability of Program Information (Federal Government)
f.	• Accuracy, content, completeness and timeliness of information received • Technology available/used to capture/correct errors	f. Fund Control (State/Guarantee Agency)

6-85

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.8 GA Reporting Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
g.	• Accuracy, content, completeness and timeliness of information received • Technology available/used to capture/correct errors	g. Fund Control (Federal Government)

98-9

GSL COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.9 Lender Review Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of lenders reviewed • Location of lenders	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used • Frequency of review • Degree of program compliance	b. Rate of Return (Lender)
c.	• Degree of program compliance • Number/frequency of reviews • Ability to detect non-compliance	c. Fund Control (Federal Government)
d.	• Degree of program compliance • Ability to detect non-compliance	d. Fund Control (Lender)

6-87

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.1 Budget Development Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Availability of funds for activity • Staff productivity • Technology available/used • Timeliness and content of relevant political decisions • Degree of change from previous year	a. Administrative Costs (Federal Government)
b.	• Policy decisions of Administration, Congress • Technology available/used • Similarities across programs	b. Integration Across Program (Federal Government)
c.	• Policy decisions of Administration, Congress	c. Fund Control (Federal Government)
d.	• Timeliness and content of relevant political decisions • Content, timeliness, completeness, accuracy of information received • Ability to understand information	d. Certainty of Funds (Institution)
e.	• Timeliness and content of relevant political decisions • Content, timeliness, completeness, accuracy of information received • Ability to understand information	e. Certainty of Funds (Applicant/Family)

6-88

CAMPUS-BASED COMPONENT:
INTERVENING VARIABLES AND EFFECTS

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.1 Budget Development Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Timeliness and content of relevant political decisions • Availability of State funds • Degree of dependence on Federal aid • Interrelationship of State and Federal programs • State education policies	f. Other Aid Programs (State)
g.	• Interrelationship of Federal programs • Timeliness and content of relevant political decisions	g. Other Aid Programs (Federal Government)
h.	• Interrelationship of institutional and Federal aid programs • Degree of dependence on Federal aid • Availability of institutional funds • Institutional policy decisions • Timeliness and content of relevant political decisions	h. Other Aid Programs (Institution)
i.	• Interrelationship of programs • Timeliness and content of relevant political decisions	i. Other Aid Programs (Other Student Aid Organizations)

6-89

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.2 Promulgation of Regulations Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Timeliness and content of relevant political decisions • Degree of change from previous year	a. Administrative Costs (Federal Government)
b.	• Degree of change from previous year • Amount and type of forward planning • Timeliness and content of relevant political decisions • Decisions relating to NPRM response	b. Administrative Costs (Preparatory) (Institution)
c.	• Interrelationship of Federal programs • Timeliness and content of relevant political decisions	c. Other Aid Programs (Federal Government)
d.	• Interrelationship of Federal and State programs • Timeliness and content of relevant political decisions • State education policies	d. Other Aid Programs (State)
e.	• Interrelationship of Federal and institutional aid programs • Institutional policy decisions • Timeliness and content of relevant political decisions	e. Other Aid Programs (Institutions)
f.	• Interrelationship of programs • Timeliness and content of relevant political decisions	f. Other Aid Programs (Other Student Aid Organizations)

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.2 Promulgation of Regulations Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
g.	• Policy decisions of Administration, Congress • Similarities across programs	g. Integration Across Programs (Federal Government)
h.	• Accuracy, timeliness, content, completeness of information received • Ability to understand regulations	h. Availability of Program Information (Institutions)
i.	• Political decisions regarding information to be collected	i. Availability of Program Information (Federal Government)

6-91

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.3 Forms Development Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Timeliness and content of relevant political decisions • Technology available/used • Staff productivity • Degree of change from previous year	a. Administrative Costs (Federal Government)
b. • Similarities across programs • Timeliness and content of relevant political decisions	b. Integration Across Programs (Federal Government)

6-92

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.4 Institutional Eligibility Determination Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of institutions who apply	a. Administrative Costs (Federal Government)
b.	• Staff productivity • Technology available/used • Funds available for activity	b. Administrative Costs (Institution)
c.	• Similarities across programs • Policy decisions of Administration, Congress	c. Integration Across Programs (Federal Government)
d.	• Time of year institution applies • Timeliness, completeness, accuracy and content of information received • Ability to understand information • Eligibility status of institution • Degree of institutional compliance with program requirements	d. Certainty of Funds (Institution)
e.	• Eligibility status of institution of choice • Accuracy, timeliness, completeness, content of information received • Ability to understand information	e. Certainty of Funds (Applicant/Family)

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.4 Institutional Eligibility Determination Activity (Continued)

INTERVENING VARIABLES	EFFECTS
f. • Amount/type of assistance offered by government or agencies • Timeliness, completeness, accuracy and content of information received • Ability to understand information	f. Availability of Program Information (Institution)

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.5 Institutional Certification Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of institutions certified	a. Administrative Costs (Federal Government)
b.	• Staff productivity • Technology available/used • Funds available for activity	b. Administrative Costs (Institution)
c.	• Similarities across programs • Policy decisions of Administration, Congress	c. Integration Across Programs (Federal Government)
d.	• Time of year institution applies • Timeliness, completeness, accuracy and content of information received • Ability to understand information • Eligibility status of institution • Degree of institutional compliance with program requirements	d. Certainty of Funds (Institution)
e.	• Certification status of institution of choice • Accuracy, timeliness, completeness content information received • Ability to understand information	e. Certainty of Funds (Applicant/Family)

6-95

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.5 Institutional Certification Activity (Continued)

INTERVENING VARIABLES	EFFECTS
f. • Amount/type of assistance offered by government or agencies • Timeliness, completeness, accuracy and content of information received • Ability to understand information	f. Availability of Program Information (Institution)

CAMPUS-BASED COMPONENT

I. PRE-APPLICATION SUBSYSTEM

I.6 Low Income School List Development Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Timeliness and content of relevant political decisions • Technology available/used • Degree of change from previous year	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Existing data base • Demographic changes • Technology available/used	b. Administrative Costs (State)
c.	• Content, completeness, accuracy, timeliness of information received • Ability to understand information	c. Availability of Program Information (Institutions)
d.	• Content, completeness, accuracy, timeliness of information received • Ability to understand information	d. Availability of Program Information (Applicant/Family)

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.7 State Allocation Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Number of exceptions to formula	a. Administrative Costs (Federal Government)
b. • Timeliness and content of relevant political decisions • Content, timeliness, completeness, accuracy of information received • Ability to understand information • Location of institution	b. Certainty of Funds (Institution)
c. • Timeliness and content of relevant political decisions • Content, timeliness, completeness, accuracy of information received • Ability to understand information • Location of institution of choice	c. Certainty of Funds (Applicant/Family)
d. • Policy decisions of Administration, Congress • Location of institution of choice	d. Distribution of Aid (Applicant/Family)

86-98

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.7 State Allocation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Timeliness and content of relevant political decisions • Availability of State funds • Degree of dependence on Federal aid • Interrelationship of State and Federal programs • State education policies	e. Other Aid Programs (State)
f.	• Technology available/used • Ability to capture/correct errors	f. Fund Control (Federal Government)

6-99

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.8 Institutional Application For Funds Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available • Timing of submissions • Contractual arrangements • Number of incomplete, inaccurate submissions	a. Administrative Costs (Federal Government)
b.	• Technology available/used • Accuracy of submissions • Availability of information • Size and type of institution • Number of aid recipients • Timeliness and content of relevant political decisions • Staff productivity • Funds available for activity	b. Administrative Costs (Institution)
c.	• Content, accuracy, completeness, timeliness of information received/collected • Ability to understand information • Amount/type of assistance offered by Federal government	c. Availability of Program Information (Institution)
d.	• Content, accuracy, completeness, timeliness of information received	d. Availabilty of Program Information (Federal Government)

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.8 Institutional Application For Funds Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Number of data elements required • Accuracy of data elements submitted • Ability of institution to complete application correctly • Availability of data	e. Fund Control (Institution)
f.	• Accuracy of data elements submitted • Technology available/used to capture errors	f. Fund Control (Federal Government)

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.9 Initial Institutional Allocation Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of exceptions to formula	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used • Decisions related to appeals	b. Administrative Costs (Institutions)
c.	• Completeness, content, timeliness, accuracy of information received • Location and type of institution • Decisions related to appeals • Ability to understand information	c. Certainty of Funds (Institutions)
d.	• Completeness, content, timeliness, accuracy of information received • Location and type of institution • Decisions related to appeals • Ability to understand information	d. Certainty of Funds (Applicant/Family)
e.	• Location and type of institution of choice	e. Distribution of Aid (Applicant/Family)

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.9 Initial Institutional Allocation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Availability of State funds • Degree of dependence on Federal aid • Interrelationship of State and Federal programs • State education policies	f. Other Aid Programs (State)
g.	• Interrelationship of institutional and Federal aid programs • Degree of dependence and Federal aid • Availability of institutional funds • Institutional policy decisions • Decisions related to appeals	g. Other Aid Programs (Institution)
h.	• Amount/type of assistance offered by Federal government • Completeness, content, accuracy, timeliness of information received • Ability to understand information	h. Availability of Program Information (Institution)
i.	• Technology available/used to capture errors	i. Fund Control (Federal Government)
j.	• Technology available/used to capture errors	j. Fund Control (Institution)

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.10 Appeal of Initial Allocation Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Availability of funds for activity • Staff productivity • Technology available • Number and timing of appeals • Number and type of documents submitted	a. Administrative Costs (Federal Government)
b.	• Technology available/used • Staff productivity • Funds available for activity • Number and type of documents submitted • Decisions related to appeals	b. Administrative Costs (Institution)
c.	• Amount/type of assistance offered by Federal government • Completeness, accuracy, timeliness of information received • Ability to understand information	c. Availability of Program Information (Institution)
d.	• Completeness, accuracy, timeliness of information received • Ability to understand information	d. Certainty of Funds (Institution)
e.	• Completeness, accuracy, timeliness of information received • Ability to understand information • Appeals status of institution of choice	e. Certainty of Funds (Applicant/Family)

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.11 Final Allocation Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number and timing of appeals • Number of exceptions to formula	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used • Decisions related to appeals	b. Administrative Costs (Institutions)
c.	• Completeness, content, timeliness, accuracy of information received • Location and type of institution • Decisions related to appeals • Ability to understand information	c. Certainty of Funds (Institutions)
d.	• Completeness, content, timeliness, accuracy of information received • Location and type of institution • Decisions related to appeals • Ability to understand information	d. Certainty of Funds (Applicant/Family)
e.	• Location and type of institution of choice	e. Distribution of Aid (Applicant/Family)

CAMPUS-BASED COMPONENT

1. PRE-APPLICATION SUBSYSTEM

1.11 Final Allocation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Availability of State funds • Degree of dependence on Federal aid • Interrelationship of State and Federal programs • State education policies	f. Other Aid Programs (State)
g.	• Interrelationship of institutional and Federal aid programs • Degree of dependence and Federal aid • Availability of institutional funds • Institutional policy decisions • Delays related to appeals	g. Other Aid Programs (Institution)
h.	• Amount/type of assistance offered by Federal government • Completeness, content, accuracy, timeliness of information received • Ability to understand information	h. Availability of Program Information (Institution)
i.	• Technology available/used to capture errors	i. Fund Control (Federal Government)
j.	• Technology available/used to capture errors	j. Fund Control (Institution)

CAMPUS-BASED COMPONENT

2. STUDENT APPLICATION SUBSYSTEM

2.1 Financial Statement Processing Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Needs analysis method used by institution of choice	a. Application Costs (Applicant/Family)
b.	• Type and format of application chosen by applicant (Pell or MDE) • Number of data elements required • Types of data elements required • Availability of data • Ability of applicant • Number of data elements to be corrected	b. Applicant Time (Applicant/Family)
c.	• Timing of application submission • Number of applicants • Technology available/used • Staff productivity • Location of participants • Accuracy, completeness of application	c. Turnaround Time (Applicant/Family)
d.	• Number of data elements required • Accuracy of data elements submitted • Ability of applicant to complete application correctly • Availability of data	d. Miscalculation/Error (Applicant/Family)

CAMPUS-BASED COMPONENT

2. STUDENT APPLICATION SUBSYSTEM

2.1 Financial Statement Processing Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Amount/type of assistance offered by institution, Processor, others • Type, completeness, timeliness, accuracy of information received • Ability of applicant to understand information • Perseverance of applicant to seek information and assistance	e. Availability of Program Information (Applicant/Family)
f.	• Number/type of data items collected • Number/type of persons having access to data • Technology available/used • Security arrangements available/used	f. Data Base Vulnerability (Applicant/Family)
g.	• Ability of student to complete application process • Perseverance of students	g. Distribution of Aid (Applicant/Family)
h.	• Similarities across programs • Policy decisions of Administration, Congress • Similarities across institutional decisions	h. Integration Across Programs (Federal Government)
i.	• Content, accuracy, completeness, and timeliness of information received • Ability to understand information	i. Certainty of Funds (Applicant/Family)

CAMPUS-BASED COMPONENT

2. STUDENT APPLICATION SUBSYSTEM

2.2 Student Application Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Number of applicants • Number of data elements in application • Contractual arrangements • Number of incomplete, incorrect applications • Number of applicant responses to notices • Staff productivity • Timing of application submissions	a. Administrative Costs (Institution)
b. • Type and format of application chosen by applicant (Pell or MDE) • Number of data elements required • Types of data elements required • Availability of data • Ability of applicant • Number of data elements to be corrected	b. Appiicant Time (Applicant/Family)
c. • Timing of application submission • Number of applicants • Technology available/used • Staff productivity • Location of participants • Accuracy, completeness of application	c. Turnaround Time (Applicant/Family)

CAMPUS-BASED COMPONENT

2. STUDENT APPLICATION SUBSYSTEM

2.2 Student Application Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
d.	• Funds available for activity • Number of applicants • Number of data elements in application • Contractual arrangements • Number of incomplete, incorrect applications • Number of applicant responses to notices • Staff productivity • Timing of application submissions	d. Processing Time (Institution)
e.	• Number of data elements required • Accuracy of data elements submitted • Ability of applicant to complete application correctly • Availability of data	e. Miscalculation/Error (Applicant/Family)
f.	• Amount/type of assistance offered by institution, others • Content, completeness, timeliness, accuracy of information received • Ability of applicant to understand information • Perseverance of applicant to seek information and assistance	f. Availability of Program Information (Applicant/Family)
g.	• Number/type of data items collected • Number/type of persons having access to data • Technology available/used • Security arrangements available/used	g. Data Base Vulnerability (Applicant/Family)

CAMPUS-BASED COMPONENT

2. STUDENT APPLICATION SUBSYSTEM

2.2 Student Application Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
h.	• Ability of student to complete application process • Perseverance of students	h. Distribution of Aid (Applicant/Family)
i.	• Similarities across programs • Policy decisions of Administration, Congress • Similarities across institutional decisions	i. Integration Across Programs (Federal Government)

CAMPUS-BASED COMPONENT

3. STUDENT ELIGIBILITY DETERMINATION SUBSYSTEM

3.1 Student Eligibility Determination Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Technology available/used • Staff productivity • Number of applicants • Funds available for activity	a. Administrative Costs (Institution)
b.	• Technology available/used • Staff productivity • Timing of submissions	b. Processing Time (institution)
c.	• Number of applicants • Timing of application submission • Staff productivity • Location of participants • Technology available/used	c. Turnaround Time (Applicant/Family)
d.	• Number, type, availability of data elements required • Accuracy, completeness of data elements submitted • Ability to understand information • Application form chosen by applicant (Pell or MDE) • Technology available/used • Ability to capture/correct errors	d. Miscalculation/Error (Applicant/Family)
e.	• Content, completeness, accuracy, timeliness of information received • Ability to understand information • Timeliness, efficiency of institution • Accuracy, completeness of data elements submitted	e. Certainty of Funds (Applicant/Family)

CAMPUS-BASED COMPONENT

3. STUDENT ELIGIBILITY DETERMINATION SUBSYSTEM

3.1 Student Eligibility Determination Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Institutional policy decisions related to type and amount of aid	f. Distribution of Aid (Applicant/Family)
g.	• Similarities across programs • Policy decisions by Administration, Congress • Similarity across decisions by institutions	g. Integration Across Programs (Federal Government)
h.	• Interrelationship of Federal and institutional programs • Institutional policy decisions	h. Other Aid Programs (Institution)

CAMPUS-BASED COMPONENT

3. STUDENT ELIGIBILITY DETERMINATION SUBSYSTEM

3.2 Optional Validation Activity

INTERVENING VARIABLES	EFFECTS
a. • Technology available/used • Number of applications to be validated • Staff productivity • Funds available for activity	a. Administrative Costs (Institution)
b. • Funds available for activity • Technology available/used to capture errors • Staff productivity • Number of applications received • Number of data elements to be checked • Error rate of applicants • Location of applicant, institution	b. Processing Time (Institution)
c. • Timing of validation • Number of errors/inconsistencies found by institution • Availability of data elements, documentation required for verification • Location of applicant/institution	c. Applicant Time (Applicant/Family)
d. • Funds available for activity • Technology available/used to capture errors • Staff productivity • Number of applications to be validated • Number of data elements to be checked • Error rate of applicants • Timing of validation • Location of applicant/institution	d. Turnaround Time (Applicant/Family)

CAMPUS-BASED COMPONENT

3. STUDENT ELIGIBILITY DETERMINATION SUBSYSTEM

3.2 Optional Validation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Location of applicant/institution • Accuracy of documentation submitted • Ability of applicant to supply required verification • Technology used by applicant, institution	e. Miscalculation/Error (Applicant/Family)
f.	• Timing of verification • Timeliness, efficiency of institution, student in completing validation process • Accuracy, completeness of data elements/ documentation submitted • Technology available/used	f. Certainty of Funds (Applicant/Family)
g.	• Technology available/used to capture/correct errors • Error rate of applicants • Number of statements validated	g. Fund Control (Federal Government)
h.	• Number/type of additional documents collected • Number/type of persons having access to data • Technology available/used • Security arrangements available/used	h. Data Base Vulnerability (Applicant/Family)
i.	• Perseverance of students in supplying documentation	i. Distribution of Aid (Applicant/Family)

CAMPUS-BASED COMPONENT

4. STUDENT BENEFIT CALCULATION SUBSYSTEM

4.1 Student Award Calculation Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Number of eligible students • Technology available/used • Staff productivity • Funds available for activity • Timing of submissions	a. Administrative Costs (Institution)
b.	• Location of institution/student • Number of eligible students • Technology available/used • Staff productivity • Timing of submissions • Funds available for activity	b. Processing Time (Institution)
c.	• Location of institution/student • Number of eligible students • Technology available/used • Staff productivity • Timing of submissions • Funds available for activity	c. Turnaround Time (Applicant/Family)
d.	• Accuracy of data supplied by applicant • Technology available/used • Ability to capture/correct errors	d. Miscalculation/Error (Applicant/Family)
e.	• Accuracy of data supplied by applicant • Technology available/used to capture/correct errors	e. Fund Control (Federal Government)

CAMPUS-BASED COMPONENT

4. STUDENT BENEFIT CALCULATION SUBSYSTEM

4.1 Student Award Calculation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Ability to understand information • Content, completeness, accuracy, timeliness of information received	f. Certainty of Funds (Applicant/Family)
g.	• Similarities across programs • Similarities across institutional decisions	g. Integration Across Programs Federal Government)
h.	• Interrelationship of programs • Institutional policy decisions	h. Other Aid Programs (Institution)
i.	• Amount/type of assistance offered by institution, others • Ability to understand information • Content, completeness, accuracy, timeliness of information received	i. Availability of Program Information (Applicant/Family)
j.	• Institutional policy decisions related to type and amount of aid	j. Distribution of Aid (Applicant/Family)

CAMPUS-BASED COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.1 Establishment of Letter of Credit Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Technology available/used • Staff productivity • Number of requests	a. Administrative Costs (Institution)
b. • Funds available for activity • Staff productivity • Technology available/used • Amount and availability of data	b. Administrative Costs (Institution)
c. • Similarities across programs	c. Integration Across Programs (Federal Government)
d. • Timeliness of establishing account	d. Fund Control (Institution)
e. • Completeness and accuracy of data received • Technology available/used • Ability to capture/correct errors	e. Fund Control (Federal Government)

CAMPUS-BASED COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.2 Establishment of Cash Request System Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of requests	a. Administrative Costs (Federal Government)
b.	• Funds available for activity • Staff productivity • Technology available/used • Amount and availability of data	b. Administrative Costs (Institution)
c.	• Similarities across programs	c. Integration Across Programs (Federal Government)
d.	• Timeliness of establishing account • Completeness and accuracy of data submitted • Ability to capture/correct errors • Technology available/used	d. Fund Control (Institution)
e.	• Completeness and accuracy of data received • Technology available/used • Ability to capture/correct errors	e. Fund Control (Federal Government)

CAMPUS-BASED COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.3 Award Acceptance Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Number of students receiving awards • Technology available/used • Staff productivity • Number of awards rejected	a. Administrative Costs (Institution)
b. • Funds available for activity • Number of students receiving awards • Technology available/used • Staff productivity • Number of awards rejected	b. Processing Time (Institution)
c. • Funds available for activity • Number of students receiving awards • Technology available/used • Staff productivity • Number of awards rejected	c. Turnaround Time (Applicant/Family)
d. • Location of student/institution • Award acceptance decisions	d. Applicant Time (Applicant/Family)
e. • Number and type of awards rejected • Type of students rejecting awards • Relevant institutional policy decisions	e. Distribution of Aid (Applicant/Family)

CAMPUS-BASED COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.3 Award Acceptance Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
f.	• Content, accuracy, timeliness of information received • Ability to understand information • Amount, type of assistance offered by institution/ others	f. Certainty of Funds (Applicant/Family)
g.	• Amount, type of assistance offered by institution/ others • Content, accuracy, timeliness of information received • Ability to understand information	g. Availability of Program Information (Applicant/Family)
h.	• Interrelationship of aid programs • Institutional aid funds available • Institutional policy decisions	h. Other Aid programs (Institution)

CAMPUS-BASED COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.4 SEOG Disbursement Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Number of students receiving grants • Technology available/used to transfer funds • Staff productivity	a. Administrative Costs (Institution)
b.	• Funds available for activity • Number of students receiving grants • Technology available/used • Staff productivity • Timing of disbursements	b. Processing Time (Institution)
c.	• Funds available for activity • Number of students receiving grants • Technology available/used • Staff productivity • Timing of disbursements • Location of student/institution	c. Turnaround Time (Applicant/Family)
d.	• Type of fund transfer • Location of student/institution • Check cashing decisions	d. Applicant Time (Applicant/Family)
e.	• Technology available/used • Ability to detect/correct overpayments/underpayments • Decisions relating to transfers between SEOG and CW-S funds	e. Fund Control (Institution)

CAMPUS-BASED COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.4 SEOG Disbursement Activity (Continued)

	INTERVENING VARIABLES		EFFECTS
f.	• Ability to detect, correct overpayments/underpayments	f.	Miscalculation/Error (Applicant/Family)
g.	• Similarities across programs • Similarities across institutional policy decisions	g.	Integration Across Programs (Federal Government)
h.	• Decisions relating to transfers between SEOG and CW-S funds • Perseverance of applicant	h.	Distribution of Aid (Applicant/Family)
i.	• Decisions relating to transfers between SEOG and CW-S funds	i.	Other Aid Programs (Institution)

CAMPUS-BASED COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.5. NDSL Disbursement Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number and type of disbursements • Location of institution/student • Number and type of notifications	a. Administrative Costs (Institution)
b.	• Funds available for activity • Staff productivity • Technology available/used • Number and type of disbursements • Location of institution/student • Number and type of notifications	b. Turnaround Time (Applicant/Family)
c.	• Funds available for activity • Staff productivity • Technology available/used • Number and type of disbursements • Location of institution/student • Number and type of notifications	c. Processing Time (Institution)
d.	• Type of disbursement • Check cashing decisions • Location of student/institution	d. Applicant Time (Applicant/Family)

CAMPUS-BASED COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.5. NDSL Disbursement Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Similarities across programs • Similarities across institutional decisions	e. Integration Across Programs (Federal Government)
f.	• Ability to detect, correct overpayments/underpayments	f. Fund Control (Institution)
g.	• Ability to detect, correct overpayments/underpayments	g. Miscalculation/Error (Applicant/Family)
h.	• Content, timeliness, accuracy, completeness of information received • Ability to understand information	h. Availability of Program Information (Applicant/Family)
i.	• Perseverance of applicant	i. Distribution of Aid (Applicant/Family)

CAMPUS-BASED COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.6. CW-S Disbursement Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Number of students receiving subsidies • Technology available/used to transfer funds • Staff productivity • Number and type of employers	a. Administrative Costs (Institution)
b. • Funds available for activity • Number of students receiving subsidies • Technology available/used • Staff productivity • Timing of disbursements • Location of student/institution/employer	b. Processing Time (Institution)
c. • Funds available for activity • Number of students receiving subsidies • Technology available/used • Staff productivity • Timing of disbursements • Location of student/institution/employer	c. Turnaround Time (Applicant/Family)
d. • Form of fund transfer • Location of student/institution • Ability to find eligible/desired job • Timing of disbursements	d. Applicant Time (Applicant/Family)

CAMPUS-BASED COMPONENT

5. FUNDS DISBURSEMENT SUBSYSTEM

5.6. CW-S Disbursement Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Ability to find eligible jobs • Ability to detect, correct overpayments/underpayments • Decisions relating to transfers between SEOG and CW-S funds	e. Fund Control (Institution)
f.	• Ability to detect, correct overpayments/underpayments	f. Miscalculation/Error (Applicant/Family)
g.	• Ability to find eligible jobs	g. Certainty of Funds (Applicant/Family)
h.	• Similarities across institutional policy decisions	h. Integration Across Programs (Federal Government)
i.	• Decisions relating to transfers between SEOG and CW-S funds • Decisions relating to acceptance/rejection of specific jobs • Ability to loan award amount	i. Distribution of Aid (Applicant/Family)
j.	• Amount, type of ssistance offered by institution/ potential employers about employment opportunities • Content, accuracy, timeliness, completeness of information received • Ability to understand information	j. Availability of Program Information (Applicant/Family)
k.	• Decisions relating to transfers between CW-S and SEOG • Policy regarding students who do not find employment	k. Other Aid Programs (Institution)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.1 SEOG Reconciliation Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Timing of submissions • Contractual arrangements • Number of incomplete, inaccurate submissions	a. Administrative Costs (Federal Government)
b. • Technology available/used • Accuracy of submissions • Availability of information • Size and type of institution • Number of aid recipients • Staff productivity • Funds available for activity • Decisions related to transfers between SEOG and CW-S • Decisions related to adjusting over/under payments	b. Administrative Costs (Institution)
c. • Content, accuracy, completeness, timeliness of information received/collected • Ability to understand information • Amount/type of assistance offered by Federal government	c. Availability of Program Information (Institution)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.1 SEOG Reconciliation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
d.	• Technology available/used • Ability to capture/correct errors • Number of data elements required • Accuracy of data elements submitted • Ability of institution to complete application correctly • Availability of data • Decisions related to transfers between SEOG and CW-S • Decisions related to adjusting over/under payments	d. Fund Control (Institution)
e.	• Accuracy of data elements submitted • Technology available/used • Ability to capture/correct errors	e. Fund Control (Federal Government)
f.	• Similarities across programs • Similarities across institutional decisions	f. Integration Across Programs (Federal Government)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.2 CW-S Reconciliation Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Timing of submissions • Contractual arrangements • Number of incomplete, inaccurate submissions	a. Administrative Costs (Federal Government)
b.	• Technology available/used • Accuracy of submissions • Availability of information • Size and type of institution • Number of aid recipients • Staff productivity • Funds available for activity • Decisions related to transfers between SEOG and CW-S • Decisions related to adjusting over/under payments	b. Administrative Costs (Institution)
c.	• Content, accuracy, completeness, timeliness of information received/collected • Ability to understand information • Amount/type of assistance offered by Federal government	c. Availability of Program Information (Institution)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.2 CW-S Reconciliation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
d.	• Technology available/used • Ability to capture/correct errors • Number of data elements required • Accuracy of data elements submitted • Availability of data • Decisions related to transfers between SEOG and CW-S • Decisions related to adjusting over/under payments	d. Fund Control (Institution)
e.	• Accuracy of data elements submitted • Technology available/used • Ability to capture/correct errors	e. Fund Control (Federal Government)
f.	• Similarities across programs • Similarities across institutional decisions	f. Integration Across Programs (Federal Government)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.3 NDSL Repayment Activity

INTERVENING VARIABLES	EFFECTS
a. • Technology available/used • Availability of information • Size and type of institution • Number of loans in repayment • Number of loans paid in full • Staff productivity • Funds available for activity • Location of borrower • Contractual arrangements for servicing	a. Administrative Costs (Institution)
b. • Content, accuracy, completeness, timeliness of information received • Ability to understand information • Amount/type of assistance offered by institution	b. Availability of Program Information (Applicant/Family)
c. • Number of borrowers entering repayment status • Ability of borrower to meet repayment schedule • Content, accuracy, completeness, timeliness of information received/disseminated • Number of loans paid in full	c. Fund Control (Institution)
d. • Location of institution/borrower • Ability of borrower to meet repayment schedule • Technology available/used for servicing	d. Applicant Time (Applicant/Family)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.3 NDSL Repayment Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Accuracy, content, completeness, timeliness of information received/disseminated • Ability of borrower to meet repayment schedule • Number of borrowers entering repayment status	e. Certainty of Funds (Institution)
f.	• Similarities across programs • Similarities across institutional decisions	f. Integration Across Programs (Federal Government)
g.	• Number of loans in repayment • Ability of borrower to meet repayment schedule	g. Availability of NDSL Loan Capital

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.4 Repayment Deferment Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Technology available/used • Accuracy of submissions • Method of servicing • Size and type of institution • Number of requests for deferment • Staff productivity • Funds available for activity • Degree of compliance with program requirements	a. Administrative Costs (Institution)
b.	• Content, accuracy, completeness, timeliness of information received/collected • Ability to understand information • Amount/type of assistance offered by Federal Government	b. Availability of Program Information (Institution)
c.	• Content, accuracy, completeness, timeliness of information received • Ability to understand information • Amount/type of assistance offered by institution	c. Availability of Program Information (Applicant/ Family)
d.	• Accuracy, content, completeness and timeliness of information received • Degree of compliance with program requirements • Technology available/used • Ability to detect/correct errors	d. Fund Control (Institution)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.4 Repayment Deferment Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Location of borrower/institution • Deferment status decisions • Degree of compliance with program requirements	e. Applicant Time (Appliant/Family)
f.	• Number of loans in deferment	f. Availability of NDSL Loan Capital (Applicant/Family)
g.	• Number of requests for deferment	g. Certainty of Funds (Institution)
h.	• Similarities across programs • Similarities across institutional decisions	h. Integration Across Programs (Federal Government)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.5 Loan Cancellation Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Timing of requests • Contractual arrangements • Degree of compliance with program requirements	a. Administrative Costs (Federal Government)
b.	• Technology available/used • Accuracy of submissions • Method of servicing • Size and type of institution • Number of requests • Staff productivity • Funds available for activity • Degree of compliance with program requirements	b. Administrative Costs (Institution)
c.	• Content, accuracy, completeness, timeliness of information received/collected • Ability to understand information • Amount/type of assistance offered by Federal government	c. Availability of Program Information (Institution)
d.	• Content, accuracy, completeness, timeliness of information received • Ability to understand information • Amount/type of assistance offered by institution	d. Availability of Program Information (Applicant/Family)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.5 Loan Cancellation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Accuracy, content, completeness of information received • Degree of compliance with program requirements	e. Fund Control (Institutuion)
f.	• Accuracy of data elements submitted • Technology available/used to capture errors	f. Fund Control (Federal Government)
g.	• Location of borrower/institution • Cancellation status decisions • Degree of compliance with program requirements	g. Applicant Time (Applicant/Family)
h.	• Number of loan cancellations • Degree of compliance with program requirements	h. Availability of NDSL Loan Capital (Applicant/Family)
i.	• Number of requests for cancellations • Degree of compliance with program requirements	i. Certainty of Funds (Institution)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.6 Loan Default Activity

	INTERVENING VARIABLES	EFFECTS
a.	• Funds available for activity • Staff productivity • Technology available/used • Number of defaults assigned/referred to ED • Contractual arrangements with collection agencies • Number of claims • Amount/success of collection activities	a. Administrative Costs (Federal Government)
b.	• Technology available/used • Size and type of institution • Number of missed payments • Staff productivity • Funds available for activity • Number of defaults assigned/referred to ED • Amount/success of collection activity • Contractual arrangements with collection agencies	b. Administrative Costs (Institution)
c.	• Content, accuracy, completeness, timeliness of information received/collected • Ability to understand information • Amount/type of assistance offered by Federal Government	c. Availability of Program Information (Institution)
d.	• Content, accuracy, completeness, timeliness of information received/collected	d. Availability of Program Information (Federal Government)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.6 Loan Default Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Number of missed payments • Reasons for missed payments • Number of loans referred, assigned to ED • Contractual arrangements with collection agencies • Amount/success of collection activities • Degree of compliance with program requirements	e. Fund Control (Institution)
f.	• Number of missed payments • Reasons for missed payments • Contractual arrangements with collection agencies • Amount/success of collection activities • Degree of compliance with program requirements • Technology available/used • Ability to detect/correct non-compliance • Number of defaults assigned/referred to ED	f. Fund Control (Federal Government)
g.	• Amount/success of collection activities • Number of defaults assigned/referred to ED	g. Availability of NDSL Loan Capital (Applicant/Family)
h.	• Number of missed payments • Reasons for missed payments • Amount/success of collection activities • Degree of compliance with program requirements	h. Certainty of Funds (Institution)
i.	• Similarities across programs • Similarities across institutional/lender/GA decisions	i. Integration Across Programs (Federal Government)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.7 NDSL Reconciliation Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Timing of reconciliation • Contractual arrangements • Number of incomplete, inaccurate submissions • Number of NDSL recipients	a. Administrative Costs (Federal Government)
b. • Technology available/used • Size and type of institution • Number of NDSL recipients • Staff productivity • Funds available for activity • Error rate in award calculation and disbursements • Ability to capture/correct errors	b. Administrative Costs (Institution)
c. • Content, accuracy, completeness, timeliness of information received/collected	c. Availability of Program Information (Federal Government)
d. • Ability to capture/correct errors • Accuracy, timeliness, completeness, content of information collected • Technology available/used • Degree of program compliance	d. Fund Control (Institution)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.7 NDSL Reconciliation Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Ability to capture/correct errors • Accuracy, timeliness, completeness, content of information collected • Technology available/used • Degree of program compliance	e. Fund Control (Federal Government)
f.	• Similarities across programs • Similarities across institutional decisions	f. Integration Across Programs (Federal Government)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.8 Program Review and Audit Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Timing of reports • Number of incomplete, inaccurate submissions • Degree of compliance with program requirements • Frequency of audits/reviews	a. Administrative Costs (Federal Government)
b. • Technology available/used • Accuracy of reports • Availability of information • Size and type of institution • Number of aid recipients • Staff productivity • Funds available for activity • Degree of compliance with program requirements • Frequency of audits/reviews	b. Administrative Costs (Institution)
c. • Content, accuracy, completeness, timeliness of information received/collected • Frequency of audits/reviews	c. Availability of Program Information (Federal Government)
d. • Technology available/used • Ability to detect/correct noncompliance/errors • Degree of program compliance/accuracy of accounts • Number and frequency of audits/reviews	d. Fund Control (Institution)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.8 Program Review and Audit Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Technology available/used • Ability to detect/correct noncompliance/errors • Degree of program compliance/accuracy of accounts • Number and frequency of audits/reviews	e. Fund Control (Federal Government)
f.	• Similarities across programs	f. Integration Across Programs (Federal Government)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.9 ED Program Review Activity

INTERVENING VARIABLES	EFFECTS
a. • Funds available for activity • Staff productivity • Technology available/used • Timing of reports • Number of incomplete, inaccurate submissions • Degree of compliance with program requirements • Frequency of audits/reviews	a. Administrative Costs (Federal Government)
b. • Technology available/used • Accuracy of reports • Availability of information • Size and type of institution • Number of aid recipients • Staff productivity • Funds available for activity • Degree of compliance with program requirements • Frequency of audits/reviews	b. Administrative Costs (Institution)
c. • Content, accuracy, completeness, timeliness of information received/collected • Frequency of audits/reviews	c. Availability of Program Information (Federal Government)
d. • Technology available/used • Ability to detect/correct noncompliance/errors • Degree of program compliance/accuracy of accounts • Number and frequency of audits/reviews	d. Fund Control (Institution)

CAMPUS-BASED COMPONENT

6. ACCOUNT RECONCILIATION SUBSYSTEM

6.9 ED Program Review Activity (Continued)

	INTERVENING VARIABLES	EFFECTS
e.	• Technology available/used • Ability to detect/correct noncompliance/errors • Degree of program compliance/accuracy of accounts • Number and frequency of audits/reviews	e. Fund Control (Federal Government)
f.	• Similarities across programs	f. Integration Across Programs (Federal Government)

ATTACHMENT A

EFFECTS SUGGESTED
BY THE TECHNICAL ADVISORY PANEL

ATTACHMENT A

EFFECTS SUGGESTED BY THE TECHNICAL ADVISORY PANEL

This chart lists the effects suggested by the Technical Advisory Panel, and the response of the project team to each suggestion. The response includes consideration of the definitions and measures suggested by the panel, as well as the name of the effect. See Section III for more information on this part of the analysis.

I. APPLICANT/FAMILY

	EFFECT	RESPONSE
1.	Turnaround Time	Included
2.	Media Exploitation	Included as "Availability of Program Information" and "Certainty of Funds," in part due to factors beyond the control of ED
3.	Accessibility of State Grants	Not included, beyond the scope of this analysis
4.	Accessibility of Guaranteed Student Loans	Included as "Rate of Return" (for lenders) and "Certainty of Funds," in part due to factors beyond the control of ED
5.	Perceived Bureaucratic Inefficiency	Included as "Certainty of Funds," and "Turnaround Time," in part due to factors beyond the control of ED
6.	Application Time	Included as "Applicant Time"
7.	Miscalculation/Error	Included
8.	Horizontal Equity	Included as "Distribution of Aid," in part due to program, rather than delivery system features

I. APPLICANT/FAMILY (Continued)

	EFFECT	RESPONSE
9.	Certainty of Funds	Included
10.	Distribution of Aid	Included
11.	Application Access	Included as "Availability of Program Information" and "Applicant Time"
12.	Application Complexity	Included as "Availability of Program Information"
13.	Program Comprehension	Included as "Availability of Program Information"
14.	Application Information Verification Time	Included as "Applicant Time" and "Turnaround Time"
15.	Harrassment Index	Included as "Applicant Time," "Miscalculation/Error" and "Turnaround Time"
16.	Number of Applicant Contacts	Not included, it is a description of the system rather than an effect
17.	Academic Impact	Included as "Certainty of Funds"
18.	Financial Burden	Included as "Certainty of Funds" and "Turnaround Time"
19.	Timeliness	Included as "Certainty of Funds" and "Turnaround Time"
20.	Comprehensibility	Included as "Availability of Program Information"

I. APPLICANT/FAMILY (Continued)

	EFFECT	RESPONSE
21.	Stability	Included as "Availability of Program Information" and "Miscalculation/Error"
22.	Flexibility	Not included, due to program, rather than delivery system, features
23.	Credibility	Included as "Miscalculation/Error"
24.	Affordability	Included as "Application Cost" and "Administrative Costs" (for other participants)
25.	Privacy	Included as "Data Base Vulnerability"
26.	Number of Similar Submissions	Included as "Applicant Time"
27.	Information Availability	Included as "Availability of Program Information"
28.	Application Form Completion	Included as "Applicant Time" and "Application Costs"
29.	Accuracy of Information	Included as "Miscalculation/Error"
30.	Certainty of Funds Available	Included as "Certainty of Funds"
31.	Disbursement of Aid	Included in "Turnaround Time," in part a description of, rather than an effect of, the delivery system
32.	Equity	Included in "Distribution of Aid," in part due to program, rather than delivery system, features

II. INSTITUTIONS

	EFFECT	RESPONSE
1.	Processing Time	Included
2.	Administrative Burden	Included as "Administrative Costs" and "Processing Time"
3.	Media Exploitation	Included as "Availability of Program Information" and "Certainty of Funds," in part due to factors beyond the control of ED
4.	Accessibility of State Grants	Not included, beyond the scope of this analysis
5.	Accessibility of Guaranteed Student Loans	Included as "Rate of Return" (for lenders), "Certainty of Funds" (for applicants) and "Availability of Program Information," in part due to factors beyond the control of ED
6.	Perceived Bureaucratic Inefficiency	Included as "Processing Time" and "Certainty of Funds," in part due to factors beyond the control of ED
7.	Fund Control	Included
8.	Public Relations Impact	Included as "Certainty of Funds," in part due to factors beyond the control of ED
9.	Credit Costs	Included as "Fund Control"
10.	Private/Public Mix	Not included, it is a secondary effect of effects included in the analysis
11.	Political Impact	Included as "Certainty of Funds," in part due to factors beyond the control of ED

II. INSTITUTIONS (Continued)

EFFECT		RESPONSE
12.	Fair Share Considerations	Included as "Fund Control," in part due to program, rather than delivery system, features
13.	Timeliness	Included as "Certainty of Funds," "Processing Time," and "Availability of Program Information"
14.	Compatibility	Included as "Other Aid Programs," in part due to factors beyond the control of ED
15.	Affordability	Included as "Administrative Costs"
16.	Predictability of Funds	Included as "Certainty of Funds," "Fund Control," and "Availability of Program Information"
17.	Expansibility	Not included, in part a description of the delivery system rather than an effect, in part due to factors beyond the control of ED
18.	Availability of Program Information	Included
19.	Information Dissemination and Training	Included as "Availability of Program Information"
20.	Application Forms and Process	Not included, in part due to program, rather than delivery system, features, and in part a description of, rather than an effect of, the delivery system
21.	Timing of Decisions	Included as "Processing Time" and "Certainty of Funds," in part due to factors beyond the control of ED

II. INSTITUTIONS (Continued)

	EFFECT	RESPONSE
22.	Availability and Certainty of Funds	Included as "Availability of Program Information," "Certainty of Funds," and "Fund Control"
23.	Administrative Burden and Cost	Included as "Administrative Costs"
24.	Cash Flow and Disbursement	Included as "Fund Control"
25.	Institutional Flexibility	Included as "Availability of Program Information," in part due to factors beyond the control of ED
26.	Coordination with Institutional Aid	Included as "Other Aid Programs"
27.	Equity	Included as "Distribution of Aid," in part due to program, rather than delivery system, features
28.	Collections	Included in "Administrative Costs"
29.	Credibility	Included as "Fund Control," and "Availability of Program Information"

III. STATES

	EFFECT	RESPONSE
1.	Compatibility	Included as "Other Aid Programs," in part due to program, rather than delivery system features
2.	Dependability	Included as "Other Aid Programs" and "Certainty of Funds," in part due to program, rather than delivery system, features
3.	Effect of SSIG on Other Programs	Included as "Other Aid Programs," in part due to factors outside the scope of this analysis
4.	Ability of Student to Attend Institution of Choice	Not included, it is a secondary effect of effects which are included in this analysis, and is in part due to program, rather than delivery system, features
5.	Educational and Financial Planning	Included as "Certainty of Funds" and "Availability of Program Information"
6.	State Aid Programs	Included as "Other Aid Programs"
7.	Administrative Costs	Included
8.	Enrollment by Level and by Field of Study	Not included, secondary effect of effects which are included in this analysis

IV. FEDERAL GOVERNMENT

	EFFECT	RESPONSE
1.	Fund Forecasting	Included
2.	Media Exploitation	Included as "Availability of Program Information" and "Certainty of Funds" (for other participants), in part due to factors beyond the control of ED
3.	Fund Control	Included
4.	Political Impact	Not included, it is a secondary effect of effects which are included in the analysis
5.	Collection Burden	Included as "Administrative Costs" and "Fund Control"
6.	Accuracy	Included as "Fund Control"
7.	Affordability	Included as "Administrative Costs"
8.	Integrity	Included as "Fund Control"
9.	Predictability of Funds	Included as "Fund Forecasting"
10.	Compatibility	Not included, due to program, rather than delivery system, features
11.	Evaluation of Programs	Included as "Availability of Program Information," in part due to program, rather than delivery system, features
12.	Accountability	Included as "Fund Control"
13.	Information Dissemination and Training	Included as "Availability of Program Information," in part due to factors beyond the control of ED

IV. FEDERAL GOVERNMENT (Continued)

EFFECT		RESPONSE
14.	Publish Rules and Regulations	Included as "Availability of Program Information," in part due to factors beyond the control of ED, in part a description of, rather than an effect of, the delivery system
15.	Maintenance Costs	Included as "Administrative Costs"
16.	Equity	Included as "Distribution of Aid," in part due to program, rather than delivery system features
17.	Program Intent	Not included, will be assessed at a later point in the analysis

V. LENDERS

	EFFECT	RESPONSE
1.	Loan Capital Availability	Included as "Rate of Return," in part due to factors beyond the control of ED
2.	Incentives to Participate	Included as "Rate of Return," in part due to factors beyond the control of ED
3.	Net Servicing Income	Included as "Rate of Return," in part due to factors beyond the control of ED, and in part due to program, rather than delivery system, features
4.	Short-term Net Income	Included as "Rate of Return," in part due to factors beyond the control of ED, and in part due to program, rather than delivery system, features
5.	Net Return on Capital	Included as "Rate of Return"
6.	Processing Complexity Level	Included as "Rate of Return"
7.	Clientele Acceptability	Not included, it is a description of a program feature rather than an effect
8.	Collection Burden	Included as "Rate of Return," in part due to factors beyond the control of ED
9.	Profit	Included as "Rate of Return"

VI. OTHERS

	EFFECT	RESPONSE
1.	Income Input (Servicing Agencies)	Included as part of the administrative costs of the participant groups they serve
2.	Needs Analysis Agencies	Included as part of the administrative costs of the participant groups they serve, in part due to factors beyond the control of ED
3.	Private Agencies Providing Student Aid	Included as Other Aid Programs (Other Student Aid Organizations)
4.	Other Federal Student Aid Programs	Included as Other Aid Programs (Federal Government)

VII. SOCIETY

EFFECT		RESPONSE
1.	Choice	Not included, "secondary" or "summary" effect resulting from effects which are included in the analysis
2.	Persistence	Not included, "secondary" or "summary" effect resulting from effects which are included in the analysis
3.	Media Exploitation	Included as "Availability of Program Information" and "Certainty of Funds" (for other participants), in part due to factors beyond the control of ED
4.	Political Impact	Included as "Certainty of Funds" (for other participants), in part due to factors beyond the control of ED
5.	Ability to Plan to Pay for A Postsecondary Education	Included as "Availability of Program Information" and "Certainty of Funds" (for other participants)
6.	Equity	Included as "Distribution of Aid" (for other participants), in part due to program, rather than delivery system, features
7.	Cost of Delivery	Not included, sum of effects on other participants

ATTACHMENT B

INTERVENING VARIABLES INCLUDED IN THE GENERAL MODEL

ATTACHMENT B

INTERVENING VARIABLES INCLUDED IN THE GENERAL MODEL

HUMAN FACTORS

- Staff productivity
- Ability to understand information
- Ability to understand regulations
- Number of applicants
- Number of eligible students
- Ability of applicant to complete application correctly
- Location of participants
- Number of applicant responses to notices
- Ability of applicant to complete application process
- Perseverance of applicant to seek information and assistance
- Perseverance of applicant to complete application process
- Number of applicants applying for grant through institution
- Location of student, institution, lender, processor, etc.
- Ability of applicant to understand SAR and related procedures
- Efficiency, effectiveness of participants
- Number of ineligible students
- Number of loan applicants
- Applicant ability to seek loans
- Number of aid recipients
- Number of borrowers who do not enroll
- Number of borrowers consolidating loans
- Change in borrower status
- Location of borrower/note owner
- Number of borrowers entering repayment
- Number of borrowers requesting forebearance
- Ability of applicant to evade collection activities
- Error rate of applicants
- Ability, perseverance of applicant in supplying required verification
- Number of students receiving grants through institution

HUMAN FACTORS (Continued)

- Number of ADS grant recipients
- Number of RDS grant recipients
- Number of grant recipients
- Number of students requesting verification of enrollment status
- Number of students receiving awards
- Number of student rejecting awards
- Types of students rejecting awards
- Number of students receiving subsidies
- Number and type of employers
- Ability to find eligible/desired jobs
- Ability of borrowers to meet repayment schedule

DATA

- Data base available/used
- Completeness, accuracy of data used in forecast
- Accuracy of forecasting activities
- Accuracy, content, completeness, availability, timeliness of data
- Method of data transmission
- Number of data elements in application
- Number of incomplete, incorrect applications/submissions
- Number of data elements required
- Accuracy, completeness of application
- Number/type of data elements collected
- Number/type of persons having access to data
- Existing data base
- Number and type of documents submitted
- Application consistency with program requirements
- Amount of additional documentation requested/received
- Number of applications determined incomplete or requiring verification
- Number of data elements to be checked
- Number of errors, inconsistencies found on application by processor, institution
- Availability of data elements, documentation required for verification
- Accuracy of documentation submitted
- Number of data elements to be corrected
- Number of applications to be validated

TIME/CHANGES

- Degree of change from previous year
- Predictability of changes in the participant population
- Predictability of program changes
- Time of year institution applies
- Timing of application submissions
- Timing of receipt of SAR
- Timeliness, efficiency of processor, institution
- Time of year lender applies
- Demographic changes
- Number and timing of appeals
- Timing of submissions
- Number and type of changes in student status
- Timing of validation
- Timeliness, efficiency of processor, institution, applicant in completing validation process
- Timing of disbursements
- Timing of requests for verification of enrollment status
- Frequency of program reviews and audits

FINANCIAL

- Funds available for activity
- Degree of dependence on Federal aid
- Availability of state funds
- Availability of institutional funds
- Funds available for system revision
- Availability of loan capital
- Number of loan deductions processed
- Number of insurance premiums received
- Ability to detect, correct overpayments/underpayments
- Loan volume
- Number of loans
- Number of loans in repayment status
- Number of loans paid in full
- Source of funds
- Error rate in award calculation and disbursements
- Number, amount of overpayments/underpayments
- Amount of overpayments collected from, underpayments disbursed to, recipients
- Amount of overpayments/underpayments reconciled from program funds
- Type of funds transfer

INTEGRATION/SIMILARITIES

- Integration of forecasts with other activities
- Similarities across programs
- Interrelationship of state and Federal programs
- Interrelationship of institutional and Federal aid programs
- Interrelationship of programs
- Similarity of Federal and institutional estimates of numbers of eligible recipients
- Similarity across decisions by institutions
- Similarity across decisions by guarantee agencies, lenders, institutions
- Interrelationship of Federal programs

TECHNOLOGY

- Technology available/used
- Forecasting technology available/used
- Error identification and correction technology available/used
- Technology available/used to transfer funds

OTHER

- Amount and type of forward planning
- Number of institutions who apply
- Eligibility status of institution
- Eligibility status of institution of choice
- Certification status of institution
- Certification status of institution of choice
- Degree of institutional compliance with program requirements
- Amount, type of assistance, offered by Federal Government, agencies, institution, others
- Contractual arrangements
- Contractual arrangements for servicing
- Security arrangements available/used
- Type and format of application chosen by applicant (Pell or MDE)
- Number of lenders who apply
- Eligibility status of lender
- Eligibility status of lenders in applicant's vicinity
- Degree of lender compliance with program requirements
- Number of applications distributed
- Format of application
- Type and location of loan sources
- Number of loans made through institution
- Terms and content of promissory note
- Number of guarantees disapproved
- Number of exceptions to formula
- Size and type of institution
- Ability of institution to complete application correctly
- Location and type of institution
- Location and type of institution of choice
- Appeals status of institution of choice
- Source of loan check (institution or lender)
- Check cashing decisions
- Number of payments processed
- Number of loans entering grace period

OTHER (Continued)

- Number of requests for deferment
- Number of loan transactions
- Secondary market procedures
- Reasons for missed payments
- Amount/success of collections assistance
- Number of claims
- Compliance of claims with program requirements
- Contractual arrangements with collection agencies
- Number of missed payments
- Success of collections activities
- Location of lender/Guarantee Agency
- Number of lenders reviewed
- Number/frequency of reviews
- Degree of program compliance
- Ability to detect noncompliance
- Number of applications received
- Number of SARs flagged by processor for verification
- Number, type of requests
- Ability to capture/correct errors
- Number of participating institutions
- Number of institutions audited
- Location of institutions audited
- Degree of program compliance by institution
- Accuracy of institutional accounts
- Ability to capture/correct noncompliance
- Needs analysis method used by institution of choice
- Number of statements validated
- Number and types of notifications
- Number of defaults assigned/referred to ED

DECISIONS/POLICES

- Timeliness and content of relevant political decisions
- Policy decisions of Administration, Congress
- Political decisions
- State education policies
- Institutional policy decisions
- Policy decisions regarding information to be collected
- Lender/Guarantee Agency decisions regarding amount of deductions
- Decisions related to appeals
- Consolidation decisions
- Deferment status decisions
- Institutional policy decisions related to type and amount of aid
- Award acceptance decisions
- Decisions relating to transfers between SEOG and CW-S funds
- Check cashing decisions
- Decisions relating to acceptance/rejection of specific jobs
- Institutional policy regarding students who do not find employment
- Decisions related to adjusting over/underpayments
- Cancellation status decisions
- Decisions relating to NPRM response